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SOME ASPECTS
OF
RURAL ECONOMIC CONDITIONS
IN
DELHI PROVINCE

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MINISTRY OF CULTURE

FOREWORD

Of the 600,000 odd people who constitute the population of Delhi Province, how many are there who have cared to acquaint themselves with the salient features of the place which they have chosen for their home? All of us are familiar with the Ridge, which furnishes such a picturesque back-ground to the Imperial Capital; but how many of us are aware that it is really a continuation of the Aravalli Hills in far away Rajputana? We all look upon Bombay and Calcutta as supplying the most conspicuous examples of urban concentration in India; and yet the Delhi Municipal area with 58,273 persons to the square mile is even more congested than these two great cities! If one is asked off-hand which is the most highly industrialised area in this country, one would hardly think of Delhi Province, though it is only here that industry and not agriculture takes pride of place as the chief means of livelihood of the people. These are but a few stray items of interesting information—samples from bulk—taken from Mr. Radhka Narain's present book.

A variety of reasons has contributed to the prevailing ignorance about local conditions. Despite the hoary traditions of Indraprastha and Hastinapur and the more recent memories of the Moslem Emperors, the enclave constituted by the present Delhi Province is a brand-new administrative unit brought into existence by carving off convenient slices of territory from contiguous provinces. It is, therefore, not surprising that the population thus casually herded together, of which the intellectual aristocracy consists largely of



immigrants connected with public administration and the learned professions, has not yet had time to develop that strong local patriotism which characterises the people of, say, Bengal or Maharashtra. Apart from this, there is also the fact that the material available regarding the life and labour of the Province lies scattered in several official publications which are not easily to be had, and that no one till now has taken the pains to collect and publish this information in a handy volume. Mr. Radhka Narain has, therefore, rendered a distinct service by the publication of this slim volume which, it is hoped, would appeal not only to the people of Delhi, but also to the much wider public interested in India's Capital and its environs.

More particularly should I recommend this book to the students taking up Economics in the Delhi University. The syllabus prescribed for the Intermediate and B A. Examinations of this University lays down in some detail the directions along which the student should pursue his study of the economic conditions in Delhi Province. But the exiguous references to the two or three Government publications given in the syllabus hardly enable the student to do justice to the work allotted to him, and he is invariably compelled to confine his attention to the stray facts about Delhi's economic life to which his professor makes reference in the course of his lectures. In moderating the Economics papers, I have often had to insist that greater attention should be paid to local economic conditions, but my insistence on this point has always been tempered by the knowledge that the sources of information available to the students were scrappy and widely scattered. I feel sure, therefore, that the present publication will be cordially welcomed by the students and teachers of Economics in the Delhi University.

International Labour Office,
New Delhi.

P. P. PILLAI

1st February 1935.



PREFACE.

This book is the outcome of the difficulties experienced by me during the last few years while lecturing on the "Economic Conditions of Delhi Province" to the students of the Delhi University. While some information is available about industrial life in the urban areas of the Province, very little is known of the rural conditions. The Central Areas Banking Enquiry Committee (1929-30) contains a good deal of useful information, but it is mainly confined to the sphere of banking. The rest of the necessary material is widely scattered over a number of Government reports and official records and as such is not easily available to the general public.

An attempt has been made in the following pages to give a brief survey of the agricultural conditions of the province, to trace the changes that have taken place during the last few years, and to draw attention to some of the important problems that are of vital importance to the well-being of our rural population.

I desire to acknowledge the valuable assistance that I have received from Chowdhry Nand Kishore, District Qanungo, Delhi, in collecting the materials utilized by me in this book. He was good enough not only to supply me with the official information contained in what are known as *Lal Kitabs*, and other Government reports, but accompanied me to several villages during my tours in the rural areas of the Province, and his personal knowledge of facts as well as his invaluable experience extending over a fairly long period rendered my task much easier. My grateful thanks are also due to Mr. M. J. Macdonald, Registrar Chief Commissioner, Delhi, for the facilities he gave me to study the records available in his office, and in this connection, I cannot forget my indebtedness



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to Mr. Saif-ud-Din, the Record Keeper of his office, for the readiness with which he met all my demands. My thanks are also due to Mr. K. C. Nag M. A., Reader in Economics, Delhi University, for reading a major portion of the manuscript and for his many helpful suggestions.

January, 1935.

Radhka Narain.



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CHAPTER I. PHYSICAL FEATURES.*

1. Geographical Position:—The Province of Delhi lies between $28^{\circ}25'$ and $28^{\circ}53'$ North Latitude and $76^{\circ}90'$ and $77^{\circ}20'$ East Longitude. It is the smallest province in India and its area according to most recent survey is 573 sq. miles. Its greatest length is 33 miles and greatest breadth 30 miles. To the north of the province lies the Sonapat Tehsil which was formerly a part of the old Delhi district, but was transferred to Rohtak district in 1911 when the Delhi tehsil was converted into the existing province. The Rohtak and the Gurgaon districts of the Punjab lie to the west and the south of the province respectively, while in the east beyond the Shahadra Ilqa lies the Meerut and Bulandshehr districts of the United Provinces. Upto 1915-16 the Jumna river formed a natural boundary of the province in the east, but with the transfer of the Shahadra Ilqa, comprising the small town of Shahadra and about 65 villages covering an area of nearly 30,000 acres, from the Meerut District, the boundary had to be extended beyond the river for nearly 11 miles along its course.

2 The Ridge and the River:—The dominating features of the province are the ridge and the river. The ridge is a part of the Mewat branch of the Arvalli hills and marks its final extinction in the plains of Hindustan. It enters the province at a point near Mehrauli and throws out numerous branches to the north and the east. One of the northern branches stretches along the western boundaries of Old Delhi and New Delhi and finally almost reaches the water's edge near the small village of Wazirabad. The eastern branches cover the entire area between Mehrauli and Okhla where on one of its highest spurs is situated the Fort of Tughlakabad. The maximum height of the ridge within the province is 1000 ft. above sea level and about 310 feet above the railway bridge at Jumna. The triangular area between the river and the ridge

*See Delhi Province Administration Report, 1921-22.

with its apex at Wazirabad and the base extending from Mehrauli to Tughlakabad has been the site of the various cities of Delhi and is dotted with ruins as far as eye can see†. The ridge is not attractive in itself as its surface is mostly bare of any vegetation, but it gives a pleasant view across the Jumna.

The Jumna enters the province in the north and takes a course southwards, flowing at some distance from the walls of the fort with an average fall of 10 to 11 inches per mile. Ordinarily its breadth is hardly a furlong but during the floods it extends very considerably. Its maximum depth is 25 ft. but in winter it is generally 4 ft. and is just enough to supply the necessary amount of water to the canals. Its bed is generally low and sandy except at Okhla where it is rocky.

3. The Western Jumna Canal & the Najafgarh Jhil are two other prominent features of the province. The canal enters near Narela on the northern boundary and gradually converges with the river at Delhi. The Najafgarh Jhil is a low lying tract in the south-west and serves as a resting place for the western drainage, while to the east the drainage passes into the Jumna.

The province thus possesses a considerable diversity of physical features and the ridge, the river and the ruins lend it a picturesque appearance.

4. Climate:—The climate is what is to be expected from its geographical position. Generally speaking it is similar to that of Eastern Punjab. The hot weather arrives a fortnight earlier and the *loo* (hot wind) begins in the month of April and lasts till the middle of June when the rainy season begins. In the summer it is very hot for sometime, but there is seldom that continuous over-powering heat that is witnessed in most parts of Punjab. The beginning of June is the hottest part of the year when the maximum temperature is in the neighbourhood of 110°*, and the minimum seldom falls below 80°.

†An interesting account of these historical cities is given in "The Seven Cities of Delhi" by Sir Gordon Hearn.

*The highest so far recorded was 118 on 2nd June 1889.

Frequent dust storms are witnessed during the months of May and June and are occasionally followed by light showers of rain-fall.

The rainy season, popularly known as *Chaumasa*, extends from the middle of June to the middle of October, corresponding to the Hindi months of *Asar*, *Savan*, *Bhadon*, and *Asoj*. Usually however, the monsoon stops by the middle of September after which there is practically no rainfall in normal years. During these months the temperature during the day is lower than in the months of May and June but the nights continue to be as hot as before right up to the end of August. This is followed by a period of rapidly cooling nights while the day temperature remains unaltered till October.

By November the winter season completely sets in, and extends upto the middle of February. The coldest part of the year is the beginning of January when the maximum day temperature is nearly 70° . The night temperature is below 45° and sometimes drops even to the freezing point, the lowest so far recorded being 32.5° on 1st January 1905.

The following table gives the mean maximum and minimum temperature in each month of the year* :—

Month.	Mean Maximum	Mean Minimum	Month.	Mean Maximum	Mean Minimum.
January	70.0	47.9	July	94.9	81.1
February	74.6	51.7	August	92.4	79.8
March	86.0	61.6	September	93.0	77.1
April	97.9	72.8	October	91.6	68.4
May	104.0	80.2	November	82.2	56.7
June	103.3	83.6	December	72.9	48.9

*Delhi Province Administration Report, 1921-22.

5. Rainfall:—The normal rainfall in the Province is 27", a major portion of which falls in the monsoon months of August and September, only about 3 to 4 inches falling in the winter season. Table I gives the actual amount of rainfall during the last 20 years. It will be seen that in 14 years it has been below the normal and in 7 years even below 20". This uncertainty of rainfall has an important bearing on the agricultural conditions of the province and the welfare of the peasantry.

A remarkable feature is the considerable local variation of rainfall in the different parts of the province. The following statement gives the average rainfall recorded at the Tehsil (Delhi) headquarters and Mehrauli during the past 5 decades*:

Rain-gauge Station.	1880-90	1890-1900	1900-10	1910-20	1920-30
Delhi	29.9	26.1	23.51	23.72	22.19
Mehrauli.	20.29	21.46	14.92	14.01	16.05

This local variation is largely due to the proximity of the river and the ridge. The cool river line attracts the monsoon but the hot rocks of the ridge repel it with the result that the city, which is just on the bank of the river, has a greater amount of rainfall.

CHAPTER II. SOILS.

1. To an agriculturist a given area of land is a means of growing a certain amount of vegetable produce with which he has to maintain himself, his family and his cattle, if he possesses any. His prosperity, on which ultimately depends the general prosperity of the community as a whole, naturally depends upon the amount of produce that he can obtain from a given amount of land. The productivity of land depends largely

*Delhi Census Report 1931, pp. 7

upon certain chemical and mechanical qualities of the soil which are collectively known as the quality of fertility. It is therefore necessary to give a brief description of the various kinds of soils that are to be found in different parts of the province.

2. The standard soil of the province is the light loam known as *Rausli*. It is slightly brown in colour, very light and comparatively soft. When mixed with extra clay it is known as *Dakar* which is darker in colour and stronger in texture. This is usually found in low lying parts and more especially when canal silt has given extra strength to the soil. Thus it exists mainly in the neighbourhood of the Najafgarh Jhil viz. in the Dabar circle, for the natural drainage of the uplands through which the Western Jumna Canal passes, lies in this direction. It is also to be found in certain parts of the Bangar circle where silt and decayed vegetable matter has settled down. "Dakar" soil is naturally more suitable for the cultivation of richer crops like wheat, gawar etc. As the soil is comparatively stronger it requires greater moisture and therefore heavier rainfall. At the same time its great retentiveness of moisture requires a favourable succession of wet and dry weather. The total amount of "Dakar" soil (cultivated) is however very small, being only 2058 Acres*.

In some places the standard Rausli is adulterated with sand and the soil is known as *Bhur*. This is the result of the drainage washing away the lighter particles of the soil or rock and is therefore largely found near the river or in tracts immediately underlying the hills. As the surface soil is washed away the land is rendered poorer and less fertile. This process of deterioration goes on year after year till after some time it becomes absolutely unfit for cultivation. The evil results of this process of soil-erosion are not unknown in this province and Col. Beadon in his Settlement Report of 1909 pointed out that the decline in cultivation since the previous settlement in

*These figures are taken from the 3rd Settlement Report (1909) of the Delhi district.

Khadar circle was largely due to erosion caused by river*. The total amount of *Bhur* soil (cultivated) was 24,789 acres at the time of the last settlement.

3. The diversity of physical features, which have already been described in the previous chapter, however, result in a much wider local variation in the qualities of the soils than one would expect in such a small province. For purposes of land revenue assessment the entire area is divided into several circles according to the natural qualities of the soil and the nature of the substrata, each circle possessing certain distinctive features of its own. These circles are known as *Khadar*, *Kohi*, *Khandrat*, *Bangar* and *Dabar*. The following table gives the amount of land (in acres) in each assessment circle:—

Year	Khadar	Kohi	Khandrat	Bangar	Dabar	Shahadrat†	Total
1912-13	48,882	70,311	21,838	1,02,321	94,798	—	3,38,150
1932-33	43,967	67,055	34,774	1,02,356	91,608	30,095	3,69,855
% of total in 1932-33	11.9	18.1	9.4	27.7	24.8	8.1	100.0

4. The *Khadar* or the riverain tract lies immediately to the west of the river and includes all land along its course which is affected by its annual floods. It also includes the old bed of the Jumna** which is still subject to river action whenever the floods are comparatively heavy. The soil is naturally fertile and the fertility is visible in the fine crops of wheat and barley. Irrigation from wells is easy as water is hardly 10 feet from the surface, and the soil is light and sandy. A striking feature of the *Khadar* circle is the existence of considerable portions of barren land, rendered unfit for cultivation as a result of the formation of Alkali Salts

*3rd Settlement Report, South Delhi District, page 11.

†The system of assesment circles referred to above is a peculiar feature of the land revenue administration in Punjab & Delhi. Consequently the Shahadra tract, which was formerly a part of the United Provinces and was added to Delhi only in 1915-16, is not included in any assesment circle.

**It is a well known fact that the river formerly used to flow considerably west of its present course.

in the form of white or brownish-black incrustations known as *reh* or *kallar*. Small patches of land affected by *reh* in the midst of very fertile soil are to be found almost everywhere in this area. In the earlier stages of its formation it interferes with the growth of the crops and finally it prevents it altogether.

5. Adjoining the Khadar circle and to its west lie the uplands known as the *Bangar* circle, through which passes the Western Jumna Canal. This is the biggest circle and covers 27.7% of the total area. The soil is mostly light Rausli except where due to canal irrigation it has received a layer of silt and decayed vegetable matter which has given it a more clayey consistency. It is more fertile and productive as compared to the *Khadar* soil. The produce is also of a superior quality so that even the cattle in this area are stouter and healthier. The evil consequences of *reh*, as a result of careless and misguided canal irrigation in the past, are even more noticeable here than in the Khadar circle. As long ago as in 1880, Mr. Maconachie in his Settlement Report said "Even a casual observation during a ride across the Bangar would show hundreds of acres whitened or half-whitened by the destructive *reh* or *shor*"*. The re-alignment of the canal and reopening of its other branches have however, prevented any further extension of this evil.

6. The *Kohi* circle includes the ridge and the lands surrounding it. The soil is sandy and of a very poor character, but it has slightly improved since 1880 because of embankments made by Mr. Maconachie, and extension of well irrigation.

7. The tract lying round the low ground of Najafgarh Jhil is known as *Dabar*. In the rainy season a considerable portion of this area is under water, which is gradually carried into the Jumna through the Najafgarh drain (a *nala*) as the floods subside. The natural soil is very light Rausli but in part the many years' accumulation of vegetable matter

*2nd Settlement Report, Delhi District, Para 6.

coming along with the drainage from the Bangar tract has improved it. The level of the water is not very deep, being about 15 ft.

8. The lands in the immediate vicinity of Delhi are included in a separate circle known as *Khandrat* because of the ruins of the former cities of Delhi that are found here. So far as the soil is concerned it is really a Bangar tract for the most part and so must be recognised as a bangar sub-circle. But the people are, as compared to other parts of the province, more prosperous as the city markets are very near and means of communication and transportation are good. Cultivation is very intensive and large amounts of cultivable waste are valued for their grass. Naturally rents are very high in this area. It is well provided with wells that irrigate about 25% of the total cultivated area in this circle. Its total area is however, very small, being only 10% of the total.

9. For reasons already explained the Shahadra area is not included in any assesment circle but is shown separately in Government records. Its soil is however similar to that of the *Khadar* area on the other side of the river and is as fertile as the latter.

10. In each circle there is a further sub-classification of the cultivated soils on the basis of the source of water supply for the area. Irrigated land is known as *Chahi*, *Nehri*, or *Abi* respectively according as it is irrigated by wells, canals or other artificial sources of irrigation as *bunds* etc. The area which receives its water supply from the annual floods is called *Sailab*. This kind of land is naturally to be found almost exclusively in the *Khadar* and the *Dabar* circles. The rest of the unirrigated area, which includes more than 59% of the total cultivated area, is known as *Barani* as it is solely dependant on rainfall. The following statement gives the amount and percentage of each class of land:—

Cultivated area under each class of land (1932-33).*

	Chahi	Chahi & Nehri	Nehri	Abi	Sailab	Barani	Total
Area in acres	26,971	1,032	43,129	1,498	19,349	1,34,538	2,26,517
% of total	11.9	.4	19.0	.7	8.5	59.4	99.9

11. This brief description of the different varieties of soils that are found in the province, shows broadly the extent to which they differ in agricultural quality. It has not been possible to give in detail the chemical qualities of these soils, for that is the work of an expert chemist, but sufficient has been said to show that they differ considerably. Evidently a careful and scientific analysis of the different soils is a necessary preliminary to any agricultural improvement. Extension of cultivation and irrigation facilities, improvements in the methods of farming, introduction of new and improved varieties of seeds, cultivation of better and more remunerative crops, the use of artificial manures and modern tools and implements—all these are closely connected with the quality of the land. For instance, extension of cultivation depends partly upon the reclamation and scientific treatment of the lands affected by *reh* and partly on the character of the culturable waste. In some parts well-water is very bitter and extension of well-irrigation is impracticable†. Use of better seeds and cultivation of more remunerative crops is possible only if the chemical composition of the soil is suitable for their growth. The use of artificial fertilisers depends partly upon the nature of the crop, but mainly upon the ingredients present in the soil. It is, therefore, clear that if agriculture has to be improved, a scientific soil survey should be undertaken as early as possible. The Agricultural Assistant

*See Table II.

†In a village "Tikri Kalan," about 6 miles from Nangloi, the water of all the wells beyond the inhabited area is so bitter that it does not allow any crop to grow. People therefore can not think of constructing wells and have to rely entirely upon rains.

recently appointed at Nangloi is the most suitable agency to carry on this work if he is assisted by an expert chemist.

CHAPTER III. CULTIVATION.

1. The total area of the province in 1932-33 was 3,69,855 acres*. It is subject to slight variations from year to year as a result of river action. Upto 1926-27 nearly 71,000 acres or more than 19% of the total were classified as "not available for cultivation†," about 63,000 acres or 16 to 17% as "culturable waste"‡ and the remaining 64 to 65% as cultivated area**. Revised measurements in 1927-28 revealed that in the Cantonment area (Kohi circle) a considerable amount of land classified as cultivated, was not actually under cultivation. Of about 4100 acres that were consequently transferred from "cultivated area," nearly 2500 acres were added to "waste" and the rest to "not available for cultivation." In 1930-31 again there was a fall in the cultivated area of about 3700 acres due to acquisition of land by Government from the Khandrat circle for New Delhi. Culturable Waste in this circle also declined by about 2270 acres, which were also acquired for New Delhi. In addition to these changes in recent years

*The area of the province as originally constituted was 3,38,150 acres in 1912-13. In 1915-16 nearly 30,000 acres of land comprising the small town of Shahadra and about 65 villages were transferred from U. P. to Delhi.

†Area classified as "Gair-Mumkin" or not available for cultivation includes inhabited area, area reserved for military operations or for any other specific purpose, and unculturable Waste.

‡"Banjar" or Culturable Waste includes Govt. Waste also. Thus land acquired by Govt. for New Delhi or for any other purpose would be classified as Culturable Waste during the period it is lying waste and not utilised for the specific object for which it was acquired. As soon as it is used or reserved exclusively for that purpose it would be included under "not available for cultivation."

**Cultivated area includes cropped area as well as current fallows. The latter consists of 3 to 4 p.c. of the cultivated area in good years but in bad years, when due to insufficient rain-fall or unfavourable climatic conditions the cropped area declines, its proportion increases automatically. Thus in 1918-19, current fallows covered as much as 36.8 p.c. of the total cultivated area; in 1929-30 the proportion was 18.7 p.c. while during the last two years it was nearly 3.1 p. c.

a considerable amount of land was acquired for New Delhi soon after the Province was constituted. Thus during the last 20 years, area not available for cultivation has increased from 65,543 acres in 1912-13 to 77,706 acres in 1932-33*, i. e. by 12,163 acres. On the other hand cultivated area has declined from 2,18,330 acres to 2,11,967 acres or by 6363 acres, and Waste from 54,277 acres to 50,183 acres or by 4,094 acres during the same period.

The present position (1932-33) is as follows†:—

	Not avail- able for cultivation.	Culturable waste.	Cultivated Area.	Total.
Area in acres.	80,891	62,447	2,26,517	3,69,855
% of total	22.0	16.8	61.2	100.0

The following table gives the changes in cultivated area in each circle:—

Cultivated Area in Acres.

Assessment Circle.	1912-13	1932-33	Increase (+) or decrease (—)
Khadar ...	22,303	19,982	—2,321
Kohi ...	36,275	32,810	—3,465
Khandrat ...	14,726	13,266	—1,460
Bangar	74,235	77,025	+2,790
Dabar ...	70,773	68,884	—1,889
Shahadra ...	13,850†	11,550	+ 700

*The figures of 1932-33 do not include Shahadra.

†This is for the whole Province.

‡These are 1915-16 figures when Shahadra was added to Delhi.

The decrease in Khadar circle represents the area transferred to the Khandrat circle in 1913-14 which, along with other lands, was acquired by Government in 1930-31. The decline in the *Kohi* circle was, as already pointed out, the result of re-classification, while in the *Dabar* it was due to a decrease in *total* area. The *Bangar* circle and the Shahadra Ilaqa show some increase in cultivated area, although in the latter case the increase is negligible. It will be seen that the expansion took place during the war and the post war period when prices were very high. The demand for agricultural land was already very keen owing to the rapid growth of population. The high price level then prevailing made it possible to bring under cultivation some of the waste land, which shows a corresponding decline.

It has been suggested that cultivated area should be further increased with a view to reduce the pressure on land. It is pointed out that culturable waste is still considerable and if a definite policy of its reclamation is steadily and consistently followed, a large amount of land can be brought under cultivation. It must however, be remembered that most of it is much inferior to the lands already under cultivation and cannot be cultivated without excessive labour and expenditure. Mr. Maconachie, in his Settlement Report of 1880, pointed out that the "waste is of a very poor description". The fact that during the last 20 years, with the exception of the *Bangar* circle, waste land has not been brought under cultivation in any other part of the province in spite of very high prices during the post-war period, clearly proves it. Such lands of very low agricultural quality may therefore be regarded as Unculturable Waste for all practical purposes, although they are not entirely barren. Again culturable waste is largely used for purposes of grazing. In view of the fact that in many places grazing land is already regarded as inadequate, it is impossible to think of bringing it under cultivation unless the system of agriculture is radically changed. Under these conditions the possibilities of further increase in cultivated area are extremely limited.

3. **Crops:**—There are usually two crops in a year *viz.* the Khariff or the summer crop and the Rabi or the winter crop. Three crops in a year are very rare; they can be managed only by putting in a fast growing crop like China or some vegetable. Double Cropping* is not common in this province except where manure is plentiful, and that too on irrigated lands. Such conditions are found largely in the immediate vicinity of the city *viz.* in the Khandrat circle. The Barani fields seldom yield more than one crop in a year and a zamindar usually keeps some for Khariff and some for Rabi cultivation‡, making a change only when the failure in one harvest has obliged him to sow a larger area to make good his loss or when timely rain has induced him to extend his sowings.

4. **Khariff crops:**—The cultivation of Khariff crops depends solely upon the monsoon rains and sowings start immediately after the first shower of rain has fallen, which usually happens about the 15th of June. With the exception of cotton, sugarcane and rice, which are grown on irrigated lands, the rest of the crops are grown almost exclusively on "barani" soils. The area sown is on an average about 1,30,000 acres but varies from year to year according to climatic conditions. The main Khariff crops are Jawar, Bajra, Pulses, Sugarcane and Cotton. The table overleaf gives the relative importance of the different crops†.

*Lands on which two crops are grown are known as "*Do-fusli*."

‡Since the bulk of the rain falls during the summer months, it is natural that the cultivation of Barani lands is more extensive in the Khariff harvest than in the Rabi.

†For details of area (sown) under each crop see table III A.

Average % of area sown under different crops of the Khariff Harvest.

Crop	Average of 5 years 1912-16	Average of 5 years 1917-21	Average of 5 years 1922-26	Average of 7 years 1927-33
Bajra	40.8	41.88	39.34	46.68
Jawar	20.4	19.34	25.9	24.7
Total Cereals	63.00	65.98	66.82	73.58
Pulses	7.64	5.38	4.58	3.25
Total Cereals & Pulses	70.64	71.36	71.40	76.83
Sugarcane	5.84	5.48	5.78	3.13
Cotton	3.58	3.58	3.02	2.36
Fodder crops	14.76	12.60	16.30	14.38
Grand Total	94.82	93.02	96.50	96.70

It is obvious that millets occupy the first position and cover more than two-thirds of the sown area. The cultivation of these crops has increased by more than 10% during the last 20 years and at present occupies more than 75% of the total area sown*. Most of the increase has taken place after 1925 and coincides with a period of series of years of deficient rainfall. The period 1918-21 also witnessed a slight increase and in these years also the rainfall was below normal. The increase is evidently at the expense of pulses

*From 1927 to 1932, with the exception of 1931, the area under cereals was more than 75 p. c. of the total. The average of the period 1927-33 is below 75 p. c. only because of a sudden decline of 10 p. c. in 1933.

(which means only Gawar), sugarcane and cotton, for the area under these crops has declined. All these crops, especially sugarcane, require comparatively larger supply of water than the cereals. It naturally follows that the increase in cultivation of cereals is due to scarcity of rainfall. Bajra does not require much of water and consequently it has replaced sugarcane and cotton. Jawar is slightly more thirsty but since it could be sold at very attractive prices owing to general scarcity of fodder at such times, its cultivation increased instead of declining.

Among the millets Bajra covers the largest area. It is grown on the lightest soils and the fields receive little attention at any stage. Its cultivation has, as already pointed out, increased from an average of 55,868 acres during 1915-19* to 67,140 acres during 1929-33 i.e. by nearly 20%. The increase is most noticeable in the Dabar and Kohi circles where it has increased from 52.3% to 65.8% and from 51.0% to 58.6% respectively of the sown area during 1912 to 1932. In the Khandrat circle alone there is a decline as it is largely irrigated and the cultivation of fruits and vegetables has been increasing rapidly.

Jawar is next in importance to Bajra but unlike the latter it thrives on richer soils. Its cultivation has also increased from an average of 24,210 acres during 1915-19 to 30,918 acres during 1929-33 i.e., by 27.7%. The increase is practically confined only to the Khadar area where it has increased from 15 % of the sown area in 1912 to 25 % in 1932.

Maize covers about 2% of the sown area. It is grown largely on Khadar lands and to some extent in Bangar and Shahadra circles. *Rice*, which used to be an important Khariff crop in the past, has now practically disappeared and only a few acres of Chahi land are reserved for it. *Kangni*

*For the sake of comparison, the figures of 1912, 1913 and 1914 have not been taken into consideration, for Shahadra was added only in 1915.

and *China* are also grown here and there but the area under them is negligible.

Among the Khariff pulses *Gawar* alone is of any importance and is found largely in the Dabar circle. Its cultivation has rapidly declined from an average of 8390 acres during 1915-19 to 3752 acres during 1929-33 or by 55.2%. *Monq*, *Mash* and *Moth* are also grown but the area under these is very small and they are usually sown along with Jawar.

Sugarcane* is a very thirsty crop and is sown almost exclusively on Nehri land in the Bangar circle. In the past it used to be one of the most important and profitable Khariff crops, but its cultivation has been continually falling. During recent years the area under sugarcane has declined from an average of 6332 acres during 1915-19 to 3657 acres during 1929-33. Till recently only the old *desi* variety was grown, but for the last two years attempts are being made to grow some of the improved varieties. It appears that the efforts have been quite successful for in 1933 the area under improved varieties was 1823 acres as against 1681 under the *desi*. As the yeild of the new varieties is considerably greater than the *desi*, it is expected that the latter will soon disappear and will be substituted entirely by the former.

Cotton is also a thirsty crop and requires lot of attention. Owing to scarcity of rainfall it has suffered the fate of sugarcane and the average area sown was only 3214 acres during 1929-33 as against 8023 acres during 1912-16† i.e., 60% less. Attempts to introduce new and improved varieties do not seem to have met with much success as is obvious from the following statement.

*Sugarcane or *Ikh* is different from *Paunda* or *Ganna*. The latter is comparatively thicker and used mainly for eating purposes while the former is used for the manufacture of Gur and Sugar.

§Mr. Maconachie in his Settlement Report of 1880 says "Sugarcane is the most important and profitable crop of the Khariff Harvest in the Delhi and Sonapat Bangar tracts" (Appendix IV, 1880 Settlement Report.)

†The addition of Shahadra has not affected the area under cotton as its cultivation in this circle is negligible.

Area under improved varieties of Cotton.

Year	1927	1928	1929	1930	1931	1932	1933
Area in acres	2	3	14	51	30	5	54

Like sugarcane its cultivation on *chahi* lands in the Dabar circle has been given up as it required several waterings, heavy manuring and frequent ploughing, and is now practically confined to Nehri land in the Bangar tract.

Fruits and vegetables are of considerable importance as they are more remunerative than most other Khariff crops. The rapid increase of population during the last 20 years and consequent increase in demand for fruits and vegetables, has obviously resulted in an increase in the cultivation, as is evident from the following statement.

Area under fruits and vegetables in (acres)

Crop	Average for 5 years 1915-19	Average for 5 years 1929-33	% increase
Fruits	1258	1363	8.3
Vegetables	875	1509	72.4

They are grown in the immediate vicinity of the city viz in the Khadar and Khandrat circles. Fruits are grown only on lands irrigated by canal and require heavy manuring; vegetables are sown both on irrigated and Barani lands. A noticeable feature of the fruit crops is the negligible amount of area that fails to mature and except in special cases the whole of the sown area matures at the proper time.*

Chilies.—Which are grown exclusively on *chahi* lands, is another notable Khariff crop of this province. *Til*, *hemp* and *ginger* are also grown here and there *Hemp (San)*

*During the last 20 years the greatest loss on this account was recorded in 1927 when 69 acres failed to mature as the crops were attacked by locusts or *Tiddi-Dat*; normally only one or two acres fail.

is generally sown along with cotton on field boundaries in irrigated land, as it seems to require unfailing moisture *Indigo* used to be cultivated more than 50 years ago but for a long time now it has disappeared§

5. **Rabi Crops:**—Rabi crops are usually regarded as of greater importance than the Khariif crops. They consist largely of food-grains and are more lucrative than the cheap crops of the Khariif harvest. Unlike the latter, a considerable portion of these crops is irrigated and consequently the dependence on rainfall is much less. The agriculturist naturally relies more upon *rabi* crops and if they fail, he is practically ruined. The sowing usually commences in *Asauj*—the latter part of September—and continues till *Mangsir* is half gone—the beginning of December. The total area sown depends largely on the amount of rainfall at the time of sowing and is, in normal years, more than 1,50,000 acres*. It varies enormously from year to year as the cultivation of gram, which is grown purely on *barani* lands, is subject to violent fluctuations according as the rains at the sowing time are satisfactory or otherwise. The main crops are wheat, barley, gram, gochani, fruits, vegetables, and tobacco, their relative importance being as follows:—

Average % of area sown under different crops of the Rabi Harvest†.

Crop.	Average of 1913-17	Average of 1918-22	Average of 1923-27	Average of 1928-33
Wheat	24.9	30.5	27.7	32.9
Barley	12.1	15.6	12.6	13.6
Gram	38.6	27.7	38.8	29.7
Gochani	7.5	6.1	7.1	4.1
Total food grains	88.9	86.54	90.3	83.4

§Even in 1880, Mr. Maconachie pointed out that it was sown in not more than 2 or 3 fields in the whole district.

*The average of the 5 years 1923-27 was 1,59,212 acres.

†For details of area sown under each crop, see table III B.

It is necessary to point out that the second and the fourth periods *i.e.* 1918-22 and 1928-33 coincide with years of insufficient rainfall while during the other two periods rains were nearly normal. It is therefore clear that in normal years nearly 90% of the sown area is under food-crops. The proportion falls in bad years due to reduced cultivation of gram. Since the cultivation of other crops does not fall in bad years, their proportion increases, and this explains to some extent the increase in percentage of area under wheat.

Gram is the main crop of the Rabi harvest and in good years covers more than half the total sown year. It is grown exclusively on *barani* lands and the area sown, as already remarked, varies enormously from year to year. Often it is grown with barley or wheat, the mixed crops being known as *Bejhar** and *Gochani* respectively. It is an early maturing crop and harvesting is over by the month of April. An effort was made in 1930 to introduce an improved variety but the experiment on the demonstration plot failed.

Although the area under wheat is normally much less than under gram, it is regarded as the most important Rabi crop. It requires a rich soil and flourishes on Chahi and Nehri lands or on fields of *Dakri* nature in unirrigated areas. Area sown under wheat is as follows:—

	Average § 1916-21	Average 1922-27	Average 1928-33
Area in acres.	31,513	43,046	41,918

It will be seen that during the period 1916-1933 the cultivation of wheat has increased by more than 10,000 acres *i.e.* by nearly 30%. The character of cultivation has also

**Bhejar* does not appear as a separate crop in the Jinswar returns as the patwaris can form an estimate as to the proportions of the component grains.

§For the sake of comparison, the figures of 1913, 1914 and 1915 have been excluded, for Shahadra tract was added in 1915-16.

improved considerably and it is now grown more extensively on irrigated lands as the following table shows:—

Irrigated area (in acres) of wheat crop.

	1917	1923	1933
Chahi	5,145	6,724	12,033
Chahi & Nehri	13	12	15
Nehri	7,929	11,408	12,909
Abi	12	106	111
Total	13,099	18,250	25,068
% of total area under wheat	37.5	45.5	60.0

Thus we find that in 1933 nearly 60% of the wheat crop was sown on irrigated lands as against 37.5% in 1917. The extension of well-irrigation during the last few years is undoubtedly responsible to a considerable extent for these changes, as it has not merely rendered it possible to extend its cultivation but has also improved its character in *barani* fields (now chahi) where it was grown even previously.

During recent years attempts have also been made to introduce new varieties of seed which were expected to yield better crops. In 1930-31 the new S. A wheat, popularly known as *Farmi* wheat (*i.e.* brought from the Lyallpur farms) was introduced and the yield on demonstration farms increased to the extent of 24.5% in grain and 8.3% in *Bhusa*, per acre. By the next year the new variety had firmly established itself and nearly 80%* of the crop was of this quality. The new seed flourishes more in the Nehri fields which shows that it requires larger amount of water than the old variety. The cultivators however, complain that the new quality deteriorates in 2 or 3 years unless every year new seed is purchased, but they are gradually realising that the increase in yield more than compensates the slight increase in the expenses of production on account of water-rate and the value of seed.

*Delhi Province Administration Report, 1931-32.

If the present system of demonstration and propaganda is continued, it may be confidently hoped that the cultivation of the new variety will rapidly increase.

Wheat is also grown along with other food grains as gram and barley, the mixed crops being known as *Gochani* and *Gojra* respectively. *Gochani* covers about 7% of the sown area in normal years and is largely used by the villagers in their food, for it is impossible for these poor people to afford a diet of pure wheat.

The cultivation of *Barley* is similar to wheat but less labour is required and consequently it prevails on light soils. The area sown has slightly increased during the last few years.

Area under barley (in acres).

Average. 1916-21	Average. 1922-27	Average. 1928-33
16,035.6	19,223.1	17,346.5

Barley mixed with wheat is known as *Gojai* or *Gojra* and is grown on moist soil only. The advantage of this crop is that if rains are good both crops mature, but if they are short the barley yield is fairly certain to cover the loss. With the extension of irrigation facilities and consequent improvement in the character of wheat cultivation, the necessity to grow a mixed crop like *Gojai* is much less and consequently the area under it has been steadily declining from an average of 3359.6 acres during 1916-21 to 655 acres during 1928-33.

Peas is another noticeable crop and is grown largely on moist land near the Jumna, particularly in the Shahadra tract; they are also grown in the bangar circle where the crop is partly irrigated by canal, the proportion of irrigated area being steadily on the increase. The Rabi pulses are *Arhar* and *Masur*. They are sown on barani lands but the total area under them is very small.

Among the non-food crops, oil-seeds are the most important and cover about 4 to 5% of the total area sown under rabi harvest. Rapeseed or *Sarson* and *Tara* are the only

important oilseeds of this province and both are usually sown mixed with cereals, more especially with wheat. There has been a considerable increase in area under them during the last few years, as the following statement shows:—

Area under oilseeds (in acres).

	Average. 1916-21	Average. 1922-27	Average. 1928-33	% increase during. 1916-33
Rapeseed	2322	3100	3700	59.3
Tara	2426	3222	3276*	35.0

Tara is grown exclusively on barani lands but the sarson crop is partly irrigated by wells and canal. The oil is abstracted in country presses and the refuse is made up into oil-cakes and given to cattle. Cattle fed on tara oil-cakes give more milk than those fed on sarson oil-cakes, but as the former is bitter in taste the latter is preferred. Sarson is also used by many persons as a vegetable.

Fruits and vegetables are, as already remarked, very profitable crops. The Subzimandi gardens supply considerable quantities of *orange, plantains, guara, pomegranate, loquat, mangoe, nashpati, kamrakh* and a smaller variety of *apple*. The number of fruit trees and the area covered by them has increased during the last 20 years. The total area under *rabi* vegetables has also increased from an average of 1846 acres during 1916-21 to 2349 acres during 1928-33 by 27.2%. Vegetables include *onions, turnips, carrots, pumpkins, baigan* etc., and are cultivated close to the city. The cultivation of *melons, cucumbers* and *squashes* is a speciality of the Jumna river-bed, the plants being rooted in the strong soil below the upper layers of sand. One other crop deserves to be specially mentioned here as it is not grown on ordinary land. This is *Singhara* or water-nut. It grows in ponds and pools of standing water and is found throughout the province.

*The average is only of 5 years, 1929 being excluded as in this year the area under Tara was exceptionally large, being 31,263 acres.

Tobacco, the only other important *rabi* crop, is grown only on *chahi* land and generally close to the city in the Khandrat circle. Its cultivation entails very heavy labour; the land is carefully prepared, heavily manured and irrigated from 15 to 20 times. It is sown in January and harvested in April. The average area sown is about 1000 acres.

6. The table below gives the normal out-turn per acre of the principle crops of the province. For the sake of comparison we have also given the yield per acre in Punjab.

Yield per Acre (in lbs.)

Crop.	DELHI.		PUNJAB.	
	Irrigated	Unirrigated	Irrigated	Unirrigated
Wheat	1148	656	898	555
Barley	960	870	1018	592
Jawar	800	400	488	381
Bajra	500	360	521	365
Gram	820	650	625	534
Sugarcane	2000	1440	1748	..
Cotton	480	280	...	...

It will be seen that the out-turn per acre in Delhi compares very favourably with that of Punjab.*

CHAPTER IV. AGRICULTURAL PRICES.

1. Prices of agricultural produce have been continually rising for more than 50 years. The prices adopted for the purpose of the last settlement (1907-9) showed an increase of about 15% over those prevailing at the time of the 2nd settlement of 1880. The upward tendency was continued after the settlement of 1907-9. For the next 5 years they

*As compared to U. P., however, our yield is less.

then rose steadily, but from 1914 onwards the increase was very rapid till they reached their highest level during 1919-21. From 1922 they showed a downward trend but rose again during 1925-1929, when the general economic depression produced a phenomenal fall in prices of agricultural commodities all over the world. The rise in prices since the last settlement culminating in the high prices of 1918-21, took place in three stages:—

- (a) A considerable increase in prices had already taken place by the time the Final Settlement Report was issued as is obvious from the following comparison of prices current in 1909-10 and the Commutation prices adopted for the purpose of the settlement:—

Prices per Maund§ (in Rs.)

	Jawar	Bajra	Wheat	Barley	Gram	Cotton	Sugar-cane
Commutation prices†	1/9	1/14	2/8	1/10	1/14	5/-	3/2
Prices in 1909-10	2/6	2/10/6	3/1	2/-	2/4/6	8/-	4/7
% increase	52	41	22.5	23	26	60	42

This shows that during the 5 years preceding the settlement, prices had been rising rapidly, the increase in *kharrif* crops being much greater than in the *rabi* crops.

- (b) The War-period witnessed a further rise in prices, but the increase during this period was not much as it was partly checked by favourable climatic conditions which resulted in good crops.
- (c) The greatest increase took place during 1918-21 when the general tendency to rising prices during the post war period was suddenly aggravated in this province by the failure of monsoon. In 1918 the prices of *Jawar* and *Bajra* were 3 times as high

§These are figures of the Bangar circle and prices prevailing here can be safely taken as representative of the whole province.

†These were the average of the 5 years preceding the Settlement.

as in 1916 while in case of other commodities they nearly doubled during this time. The following table gives an idea of the total increase in prices since the last settlement.

Prices per Maund*.

	Jawar	Bajra	Sugarcane	Wheat	Barley	Gram
Commutation prices adopted for the Settlement	1/9	1/14	3/2	2/8	1/10	1/14
Prices in 1918-19	6/10/8	8/14/6	6/10/8	6/3/-	4/7/-	5/11/6
Index No. in 1918-19 (Commutation prices = 100)	424	473.3	213	247.5	273	304

2 These figures clearly show the enormous rise in prices that took place during the period under review. The post-war fall of prices began in 1922 but the failure of the monsoon after 1925 again changed their course and there was some increase during 1925-29. It must be remembered that this was also a period of gradual fall of general prices throughout India, and prices of all other commodities excepting local agricultural products, fell in Delhi also. The rise in prices of agricultural produce in this period was thus entirely a local phenomena and was the result of unfavourable climatic conditions. The course of prices since 1929 is too well known. It should however be noted that prices here did not fall to the same extent as in other parts of the country, as they were partly checked by comparative scarcity of local produce. A comparative study of prices in Delhi will show that with the exception of wheat, barley and tobacco, the prices of almost all other agricultural commodities in 1930-31† were higher than the Commutation prices

*Prices prevailing in the Bangar circle. For details see table IV.

†The year 1930-31 was the severest year of economic depression and prices reached their lowest limit in this year.

adopted at the last settlement†. In contrast to this, in most other parts of the country prices in 1930-31 were below those ever recorded during the last 30 years.

3. It is obvious that prices in Delhi follow closely the general trend of prices throughout India. It would therefore be needless to discuss in detail the causes of their movements as they are the same as in the rest of the country. These are indeed many, such as conditions of supply and demand, currency changes, freight charges, etc., etc. At the same time local economic conditions exercise an enormous influence over the prices of agricultural commodities. We have already seen that they are largely affected by the failure or success of the harvest. The influence of local conditions is particularly noticeable when the crops are good. The weak position of the agriculturists makes it necessary for them to sell their produce immediately, with the result that prices fall rapidly§. Another contributory factor in price movements in Delhi Province is the rapid increase in population during the last 20 years. The consequent increase in demand has all along tended to raise the prices of all agricultural commodities.

4. It would be interesting to examine the effect of the recent fall in prices on the value of agricultural produce. In 1931, the late Bakhshi Pindi Dass, the then Revenue Assistant estimated the value of the gross produce as follows:—

Gross value of Agricultural produce (in Rs.)

	1906-10	1930-31
Khariff.	23,07,881	28,53,905
Rabi.	18,54,094	13,08,494
Total	41,61,975	41,62,399*

†For details see table V.

§The influence of local conditions is very little in the case of wheat whose price in Delhi is mainly governed by conditions of supply and demand in the neighbouring provinces of Punjab and U. P.

*This does not include the Shahadra Ilaga.

These figures show that inspite of the fact that the total cultivated area has declined since the settlement due to acquisition of land by Govt., the gross value of the produce is miraculously the same. It will however, be noticed that the value of the Khariff Harvest has increased by nearly Rs. 5½ lakhs or about 24% while that of the Rabi has decreased by the same amount.

5. The gross value (in Rs.) per acre matured in each circle works out as follows:—

Khariff Harvest.

	Settlement			1930-31			Increase (+) or decrease (–) p.c.
	Rs.	As.	Ps.	Rs.	As.	Ps.	
Bangar.	26	7	11	34	14	7	+32
Dabar.	14	15	9	22	1	0	+47
Khandrat.	18	0	11	20	15	0	+12
Khadar.	20	5	9	24	15	5	+23
Kohi.	11	5	0	17	15	10	+59
Total Tehsil	18	15	11	27	3	1	+43

Rabi Harvest.

Bangar.	24	4	3	23	12	3	– 2
Dabar.	18	10	1	21	9	10	+16
Khandrat.	32	11	2	41	8	11	+27
Khadar.	23	13	5	22	9	7	– 5
Kohi.	13	10	7	21	4	5	+56
Total Tehsil	22	2	11	24	2	10	+ 9

The gross value per acre has diminished only in the Bangar and Khadar circles in the Rabi harvest. In both these circles the cultivation of wheat has increased while that of gram has decreased. Obviously the fall in the value of wheat accounts for the decrease in gross value. Extension of wheat cultivation has, therefore, instead of benefitting the agriculturists, made his position still worse and the wheat growers have suffered most from the recent fall in prices. The increase in gross value of the Khariff harvest is largely

due to the cultivation of fodder crops which occupy a very important position in the Khariff harvest and which are particularly valuable in bad years. The gross value of fodder crops was estimated at Rs. 11,04,329 i.e. 38.7% of the total value of the Khariff harvest in 1930-31.

6. Assuming that the gross value per acre in the Shahadra circle is the same as in Khadar, the value of agricultural produce in this area works out at Rs. 99,525 and 1,28,784 for Khariff and Rabi crops respectively. Thus the total gross value of agricultural produce in the whole province (in 1930-31) comes to Rs. 43,90,708 or Rs. 23.2 per head of rural population.

CHAPTER V.

LAND TENURE.

1. The system of land tenure in this province is not as complex as in most other parts of the country. The various classes of superior proprietary rights, arising out of varying social, political and economic conditions, which are so common in other parts of India and which are responsible (for the complexity in their systems of land tenure, are not to be found here. Land is held under three different systems viz. *Zamindari*, *Pattidari* and *Bhaichara*. If an estate or village is held as a single unit, it is known as *Zamindari*. This is the case in villages which were originally owned by individuals and whose descendents continued to hold it jointly. If after some time the different branches of the family partitioned off their shares, each holding a portion (or *patti*) of the village, it is known as *Pattidari*. Finally, when each individual landlord holds his land directly from the Government with no common land, it becomes *Bhaichara*. This is the most common type of land tenure prevalent in this province. In some villages there is *Pattidari*, either pure or mixed with *Bhaichara*. Very few estates are held under the *zamindari* system.

2. There are two main classes of tenants, the Occupancy Tenants and Tenants-at-Will. The Occupancy Tenants are permanent hereditary tenants and can not be easily turned out of their land. They enjoy special rights and privileges and are practically absolutely free to do whatever they like with their land. Although their legal position was defined with precision for the first time in 1866, the system is very old. In the past, any cultivator who was in possession of a plot of land for a fairly long period (usually 12 years or more) was regarded as a permanent tenant. This system of permanent tenancy was the natural out-come of a state of affairs when there was plenty of land but very little demand for it. In course of time custom and tradition legalised their position, which was accepted by every ruler who governed this part of the country from time to time. The British Govt. too has passed Tenancy Acts in various provinces with a view to secure for the tenants the enjoyment of rights already conferred upon them by custom and to prevent eviction or arbitrary increase in rents.

Under the existing law*, a tenant can acquire rights of occupancy if he is in possession of land for more than 30 years, paying a rent equal to the amount of land revenue and cesses on that land; or if he is in possession of a land of which he was once an owner and is no longer so, but has been cultivating it ever since he ceased to be its proprietor. Section 9 of the Punjab Tenancy Act of 1887 however, clearly states that "no tenant shall acquire a right of occupancy by mere lapse of time." It means that such rights must be definitely conferred upon him by the landlord, unless he can claim these under some local custom.

An *Occupancy Tenant* is practically the owner of his land and can transfer his rights by sale, gift or mortgage to any person after due notice has been given to the landlord

*The rights and legal position of the various classes of tenants in Delhi are the same as in Punjab and are governed by the Punjab Tenancy Act of 1887, except in the Shahadra tract where the Agra Tenancy Act of 1901 is in force.

through a Revenue Officer, subject to the condition that the landlord has the right of pre-emption at a market value fixed by the Revenue Officer.

He loses his rights automatically if he fails for more than one year, without sufficient cause, to cultivate his land and to arrange for payment of its rent. He is liable to ejectment if (1) he uses the land in such a way that it is rendered unfit for cultivation or (2) where produce rents prevail, he does not cultivate the land properly, or (3) he fails to pay the rent after it has been decreed by a law court. In any case, due notice will have to be given through the revenue officer, and the tenant can be turned out only when a decree for ejectment has been passed, except in a case where a decree for the realisation of arrears of rent has already been passed. The Revenue Officer may, instead of passing an order for ejectment, ask the tenant to make reasonable compensation for the loss that the landlord might have suffered, and if he agrees, he would be allowed to retain his rights.

Ordinarily the rents paid by Occupancy Tenants can not be increased by more than -/2/- per rupee of the land revenue of that tenancy and that too only once in 10 years. Rents can also be increased if the land becomes irrigated or flooded, or if the landlord has made any permanent improvement. On the other hand a tenant can claim reduction in rent in the event of permanent deterioration in the productive powers of the land. If remission or suspension of land revenue is granted by the Government, the rent payable on that land will have to be remitted or suspended in the same proportion. An occupancy tenant has also the right to make improvements in land and cannot be ejected unless he is given a reasonable compensation fixed in a law court.

3. A Tenant-at-Will on the other hand, can be turned out after the end of the agricultural season after due notice has been served through a Revenue Officer and a decree of ejectment passed by the latter. He has however, the right to make improvements in land subject to the approval of

the landlord. If he has made any improvement he can neither be ejected nor the rent payable by him can be enhanced unless he is paid a reasonable compensation.

4. In some of the gardens and orchards another system known as *Sar-Darakhti* prevails. The so-called Sar-Darakhti rights are not laid down in any statute and are probably a legacy left to the British Government from the times of the kings of Delhi. The tenant is the owner of the trees and the general consensus of opinion is that so long as the trees are in existence, that is to say, while the land still remains a garden, the landlord can not eject him without paying him full compensation for the trees.* Thus, although for practical purposes he is regarded as a tenant-at-will, the magnitude of the compensation that he would demand for the improvements made in the land, makes his ejectment extremely difficult.

5. The Settlement Report of 1880 mentions two other kinds of tenants who are allowed to cultivate land not for payment of rent but in exchange for specific services rendered. They are known as *Dholi-dars* and *Bhonda-dars*. A *Dholi* is a grant of about an acre of land for cultivation in return for services of a religious character such as attendance at a shrine or giving water at a well etc, provided that it is done by a Brahmin, Faqir, or other holy person. It is a sort of a *Mafi* held from Zamindars and the dholidar can never be turned out unless he himself decides to leave it. A *Bhonda* is a grant of land of an inferior character in return for services of menials such as Chamars, Carpenters or 'Bhisties' (water-carrier). The only condition imposed upon him is that if he does not do what is expected of him, he is deprived of his land. A *Bhonda* is however very rare, there being only one or two cases in the whole of the Province; *Dholidars* are more common but the total area cultivated by them is also extremely small

*The Sardarakhti tenure is discussed in the Report on the Administration of the Delhi Crown lands, paras 37-40.

6. The following table gives the area (in acres) and proportion of land held by various classes of cultivators in Delhi*:-

		1914†	1919	1924	1929
Peasant Proprietors	Area	118,084	118,047	121,311	124,151
	%	55.3	55.6	55.8	57.1
Occupancy Tenants	Area	18,878	17,348	18,103	17,631
	%	8.8	8.1	8.3	8.1
Non Occupancy Tenants	Area	73,420	73,391	73,836	71,601
	%	34.5	34.6	33.8	32.9
Land held free of rent or at nominal rent	Area	3,008	3,341	4,044	3,906
	%	1.4	1.5	1.8	1.8

At the time of the 2nd Settlement (1880) the proportion of land held by Peasant Proprietors was 65.3%, by Occupancy Tenants 11.2% and by Tenants-at-Will 23.5%. Thus we find that during the period before 1914, the proportion held by peasant proprietors and occupancy tenants decreased while that of tenants-at-will increased. Since 1914 the position has been practically reversed. The proportion of land cultivated by peasant proprietors has slightly increased, especially after 1924; the number of their holdings has also increased from 32,587 in 1919 to 37,754 in 1929 and to 39,990 in 1932. On the other hand, the proportion of non-occupancy tenants has been gradually declining during the post-war period.

The increasing competition in every occupation has apparently necessitated a return to land for those agriculturists who had taken to other means of livelihood. During the pre-war period a number of landowners had given up their hereditary occupation in favour of more remunerative employments in trade and industry where the

*These figures are taken from the Annual Land Revenue Reports of Delhi Province.

†The figures of 1914 do not include Shahadra.

demand was very great and profits were comparatively high. The rapid growth of population, which soon outstripped the growing needs of trade and industry, accompanied by a gradual fall in prices of all commodities except local agricultural products during the post-war period, entirely changed the position. The comparative advantages in other employments disappeared and those who had a plot of land naturally returned to it to earn their livelihood.

CHAPTER VI. AGRICULTURAL RENTS.

1. Cash rents and kinds rents are both prevalent in different parts of the province, although the former predominate. Produce rents are usually paid only in special circumstances arising out of peculiar local conditions. For instance, in areas where cultivation is very risky and out-turn extremely uncertain, produce rents are obviously far more convenient to the tenant than cash rents.* In some cases custom alone accounts for the continuance of this system. Almost all those who pay kind rents are tenants-at-will and this is obvious because the occupancy tenants usually pay at revenue rates which are fixed in money. The following table shows the area (*in acres*) held by tenants paying cash and kinds rents:—

	1914	1919	1924	1929
Kind rents	19,317	19,170	23,841	22,878
Cash rents	72,981	71,569	68,098	66,354
Total on which rents are paid	92,298	90,739	91,939	89,232
% of area on which kind rents are paid to total.	20.9	21.1	25.9	25.6

*For some time past, the situation has entirely changed. As a result of rapid increase in population and ever-increasing demand for agricultural land, the amount of rent and the mode of payment are determined entirely by the landlord, to whom in times of rising prices produce rents are more beneficial than cash rents, especially on irrigated fields.

2. It is indeed surprising to note that the area held by tenants paying kind rents is gradually increasing. At the time of the Second Settlement Report (1880), out of 60 040 acres cultivated by all kinds of rent-paying tenants in Delhi Tehsil, produce rents were paid only on 8993 acres i. e. on 14.9%*. By the time of the next Settlement (1907-9) the proportion had gone up to 17.1%. The growth of kind rents is therefore, not a peculiar feature of the period 1914-29 but has been going on throughout the last 50 years†. The rise in prices is largely responsible for this phenomena. During the pre-war period prices were rising but rents did not increase in the same proportion. Landlords consequently preferred produce rents as the value of the share that they got was greater than the rents. During 1914 to 1919 rents increased rapidly while prices rose slowly, and consequently the growth of kind rents was not noticeable. From 1919 onwards prices again rose rapidly and once again kind rents were encouraged‡. In a thickly populated province like Delhi, where the demand for agricultural land is very great, it is possible for the landlord to dictate within limits his own terms to the tenants and he has come to realise the advantages of a rent in kind in these days of high prices. As pointed out by Dr. R. K. Mukerjee, "as rule he (landlord) will accept a cash rent only on unirrigated fields, where the crops are always uncertain and in some sessions there may be little or no produce to divide. In a good year the tenants of such fields may make a large profit but in a bad year the landlord is certain of some return, since cash rents are practically never remitted§." The recent increase in irrigated area has obviously tended to increase the proportion of produce rents.

*These are figures of the old Delhi Tehsil which was slightly different from the present Tehsil. The percentage can, however, be safely taken to represent very approximately the general state of affairs.

†These statistics do not lend any support to the view expressed by Col. Beadon in his 3rd Settlement Report of Delhi District that "Produce rents are seldom paid except in special cases arising out of particular local conditions."

‡For details of cash rents since 1910 see table VI.

§Dr. Radha Kamal Mukerjee: "Land problems in India," pp. 142,

3. As regards the share of the produce which the landlord takes from the tenant, it varies from place to place, depending partly upon custom and partly upon economic factors such as the fertility of the land, its distance from the market, the improvements that the landlord or the tenant has made etc etc. After deducting the share of the *Kamins†*, which is fixed at a small percentage of the gross produce, what remains behind is divided between the landlord and the tenant, the former usually taking one third of it.

4. *Cash rents* on occupancy tenants are mostly paid at revenue rates *i.e.* the tenants pay only the land revenue and the cesses. Non-occupancy tenants usually pay contract rents fixed from year to year, even in places where they used to pay at revenue rates, they are now paying contract rents, as cash rents have increased enormously since the last settlement. In 1914, out of 55,240 acres of land held by non-occupancy tenants paying cash rents, 11,191 acres or nearly 20% were paying at revenue rates; in 1929, out of 49,632 acres only 5787 acres or 11.6% were paying at revenue rates.

5. The enormous rise in agricultural rates that has taken place since the last settlement, can be easily seen from the following table:—

Cash rents paid on different kinds of land (in Rs.)*

Year	Chahi.			Nehri.			Sailab.			Barani.		
	Rs.	As.	P.	Rs.	As.	P.	Rs.	As.	P.	Rs.	As.	P.
1910-11	8	12	4	10	15	7	6	7	6	4	3	0
1932-33	17	15	11	25	2	10	9	14	11	6	9	3
Index No. in 1932-33 (1910-11 = 100)	205			229			154			157		

†By *Kamins* we mean the village menials who render various kinds of services to the agriculturists.

*See Table VI.

It will be seen that rents on irrigated lands have more than doubled during the last 20 years. while on unirrigated lands the increase is about 50 %.

6. Causes of rise in Agricultural Rents: —

(a) The most important cause of the rise in agricultural rents is the rapid growth of population that has taken place during the last 20 years. With the increase in population the demand for agricultural land increased automatically. The growth in the number of cultivators resulted in a further subdivision of holdings and as the size of individuals' holdings became smaller and smaller, their desire to obtain more land continually increased. In the absence of other profitable sources of employment even those who had given up agriculture during the pre-war period were going back to their land. The fact that during the last decade (1921-31), the number of actual cultivators (including owners and tenants) increased by 33.6 %, clearly shows that the demand for agricultural land has considerably increased during this period. The supply of land, on the other hand, could not be increased in the same proportion. As a matter of fact some of the cultivated area has been, during recent years, acquired by the Govt. for New Delhi and is no longer available for cultivation. The demand for land has consequently been so keen that in many cases rents have increased far beyond the capacity of the tenant to pay. This increase in rents is of the nature of "Scarcity Rent" which has not diminished inspite of enormous fall in agricultural prices since 1929.

(b) The increase in the demand for agricultural land has inevitably led to the cultivation of land which was formerly outside the margin of cultivation. We have already seen that about 3000 acres of

land have thus been brought under the plough since 1915. These lands are obviously inferior to those that were previously cultivated. The lowering of the margin of cultivation has increased the difference between the best and the worst kinds of cultivated land, which means that "Economic Rent" has increased.

- (c) Rent is also the result of prices. High prices mean high rent; low prices low rent. During the war and the immediate post-war period, the general level of prices increased enormously. Rents also increased but not in the same proportion as prices, with the result that they continued to rise even after prices had begun to fall. It must be remembered that the rise in rents on account of the fall in the purchasing power of money does not represent any *real* increase in agricultural rents, and does not therefore mean any hardship to the cultivators; it only means a *nominal* increase in rents.

The enormous fall in prices since 1929 has undoubtedly checked the rising tendency in rents, but so far there is no appreciable decline. This is because rents always lag behind prices. The process of adjustment of rents to reduced price level is sure to be tedious and troublesome as the landlords are opposed to it

Apart from the general increase in rents, we find that in some cases they have increased as a result of permanent improvements made in land. For instance, a number of wells have been constructed during the last 20 years with the result that many barani fields have been converted into *chahi* and are now paying higher rents. Apart from wells, however, there are rare cases in which permanent improvement in land is a cause of any increase in rents,

for little attention has so far been paid to the development of land. This again does not mean any *real* increase in rents.

7. Effect of rise in rents on the value of land:—The value of land is closely connected with the level of rents. The rise in rents has obviously increased the value of land also. The actual transfers of land by sale show that during the period 1912 to 1932, the value of land increased from Rs. 114.6 to Rs. 435 per acre *i. e.* by 280%.

It will be noticed that the value of land has increased more than the rise in rents. This is partly due to the fact that the ownership of land confers a better social position in the rural areas, and consequently people are very keen to purchase land. But in quite a large number of cases, the transfer of land by sale is the result of non-payment of loans borrowed by the agriculturists. In such cases the total amount due (including interest) is entered as the sale value of land. The result is that the value per acre which a person realises by selling his land to his creditor in payment of his debt is considerably greater than what he can realise in the open market.

CHAPTER VII

IRRIGATION

1. It is difficult to exaggerate the importance of irrigation in the rural economy of India. No improvement in agriculture is possible unless an adequate water-supply is available at the proper time and the risk involved in the uncertain character of the rainfall reduced. Delhi, no doubt, is better provided with irrigation facilities than most other parts of the country but the proportion that is left to the

vagaries of the season is still very large. The following table shows the extent of protected* area in this province:—

Year.	Protected area (in acres)	T. Cultivated area (in acres)	Protected area as % of cultivated area.
1915-16	65,086	2,29,787	28.3
1932-33	72,630	2,26,417	32.0

This shows that inspite of the decline in cultivated area, the amount of protected area has increased by more than 7600 acres and is now 32% of the total as against 28.3% in 1915-16. The actual area irrigated varies considerably from year to year according to the requirements of the cultivators and the supply of water in wells and canals§.

2. Canals are the most important source of artificial irrigation and irrigate nearly 55% of the total irrigated area. There are three canals in the province viz Western Jumna Canal, Eastern Jumna Canal and Agra Canal. Of these the Agra Canal, whose headworks are at Okhla, does not irrigate any part of the province. The Eastern Jumna Canal, too, does not play any important part in the economic life of our rural population. Originally no part of this canal was situated within the boundaries of the province, but with the transfer of the Shahadra tract a part of it that supplied water to some of the newly added villages, now passes through it and irrigates nearly 1600 acres or about 11.5% of the cultivated area in Shahadra.

The Western Jumna Canal, which is by far the most important source of artificial irrigation, has a long history. It is one of the oldest canals in India and was built by Feroz Shah Tughlaq who is so famous in history for his

*Protected or irrigated area is the total of Chahi, Nehri & Abi areas.

§Thus in bad years the demand for water would be greater and irrigated area would tend to increase. On the other hand the decrease in the quantity of water in wells and canals as a result of shortage of rain-fall would act in the opposite direction. Again, when rain-fall is satisfactory, the irrigated area would tend to fall.

works of public utility. It was apparently used with much advantage to the agricultural community for a long time but unfortunately the canal tract was gradually ruined on account of excessive water-logging. It was therefore, abandoned and people took to wells, or preferred to rely on rains where wells could not be constructed. One of the earliest acts of the British in Delhi was to re-open it about the year 1815. Soon there were complaints of water-logging and consequent damage to surrounding areas and a reallignment was undertaken soon after the mutiny and completed in 1866. The total Nehri area of the province has increased from 40,150 acres in 1915-16 to 43,129 acres in 1932-33. Since the area irrigated by Eastern Jumna Canal has increased very slightly, it naturally follows that the Western Jumna Canal irrigation has increased by nearly 3000 acres since 1915.

3. The system of canal irrigation is described in the Delhi District Gazetteer as follows:—

“The general principle is, that the canal passes along a ridge and irrigates the slopes on each side. From the main canal there is seldom any direct irrigation but the water is first passed into a distributory called a Rajbaha or minor, which is designed originally to supply certain definite villages and the size of the outlet of the distributory is fixed by the calculation of the demand. Each village has then its own water-course taken out of the distributory and the size of the water-course outlet is similarly calculated.”

“Control then passes out of the hands of the irrigation department as, once the village has obtained its own water course, the arrangements for further distribution by channels are made by the people themselves. Thus the tree of the descent is

Canal—Distributory—Village water-course—Water-Channel.
 The irrigation department is responsible for the clearances of the first two and the villages concerned for the last two”.

4. The water-rate charged by the Government for the use of canal water depends upon the nature of the crop. The following table gives the Western Jumna Canal rates for some of the important crops:—

Water-rate per Acre (per crop)

Crop.	1912		1917		1933†	
	Flow	Lift*	Flow	Lift	Flow	Lift
	Rs. A	Rs. A	Rs. A	Rs. A	Rs. A	Rs. A
Sugarcane.	9 0	6 0	10 0	6 0	12 0§	6 0
Vegetables fruits etc.	5 8	3 8	5 8	3 8	5 8	2 12
Cotton.	4 0	2 8	4 0	2 8	5 8	2 12
Other Khariff crops.	2 8	1 8	3 0	1 12	...	...
Wheat, & Barley.	4 0	2 8	5 0	3 4	5 4	2 10
Oil seeds and other						
Rabi crops	4 0	2 8	...	...	4 4	2 2
Single watering for						
miscellaneous crops.	1 0	0 8	1 4	0 12	1 0	0 8

As a result of changes in 1917 and 1924, the canal rates have increased by nearly 30% during the last 20 years. The existing rates were regarded as too heavy and as a result of numerous representations made by the cultivators, these have been recently reduced by Re. 1/- per acre for all crops except fodder crops, in which case it has been increased by Re. 1/- per acre. In this connection it is necessary to point out that ever since the recent fall in prices began in 1929, fodder crops have come to be regarded as of special importance in this province. But for these, most of the agriculturists would have been perhaps utterly ruined. Under these conditions the increase in water-rate for fodder crops is sure to prove a source of great hardship.

*When the level of water is lower than that of the field, water has to be lifted by means of leather buckets for irrigation and the process is known as "Dal" or lift. Obviously, the water rate charged in such cases is lower than the ordinary rate (usually one-half).

†These rates were introduced in 1924.

§Rs. 10 for Khariff.

‡The new rates will come in force from Rabi 1934 onwards.

to the poor cultivators who are already suffering severely under the stress of economic depression.

5. Wells also occupy a very prominent position in the system of irrigation in this province and their importance is gradually increasing year after year as new wells are constructed or old ones repaired and made fit for use. There are usually two kinds of wells *viz* the ordinary masonry wells and the Kucha wells. In the latter case water is drawn by means of a *Dhenkli* and such wells are largely found near the river and the canal where the level of water is very near the surface. From the Pucca wells, water is raised either by *Charsa* or Persian wheel. The latter is not used where the level of water is very deep and consequently it is seldom seen in the Kohi circle. In the rest of the province both are prevalent. The cost of *charsa* is comparatively less but its working entails very hard labour; on the other hand, the amount of water obtained from the *charsa* is greater than from the persian wheel. But in most parts it is neither the depth of the spring level nor the efficiency of the system that decides for the agriculturist as to which he shall use. Rather it is a matter of custom and traditional habit in the locality.

The following table gives the number of wells and chahi area in each circle:—

Circle	No. of wells.		No. of Dhenklis etc.		Chahi Area in acres.	
	1915-16	1932-33	1915-16	1932-33	1915-16	1932-33
Khadar.	412	529	150	125	3,758	4,113
Kohi.	297	305	...	...	1,592	1,399
Khandrat.	926	538	59	26	3,963	2,561
Bangar.	738	1114	164	148	4,464	5,674
Dabar.	1573	2155	551	249	9,513	12,364
Shahadra.	165	187	8	54	739	860
Total Delhi	4111	4828	924	603	24,029	26,971

These figures clearly show how rapid has been the development of well-irrigation, especially in the Bangar and Dabar circles. The decline in Khandrat and Kohi circles is due to the fact that part of the area acquired by Government was chahi. The importance of well-irrigation in this province cannot be easily exaggerated and the progress of agriculture largely depends upon its further extension. The main obstacle is the difficulty of obtaining the necessary amount of capital which cannot possibly be supplied by the poor cultivators. The Government has undoubtedly done something in this connection by advancing loans under the Land Improvement Loans Act, but much more has yet to be done. In view of the fact that no other source is available to the cultivator to obtain finance for permanent improvements, it is desirable that Government should adopt a more liberal policy in the granting of Taccavi loans for the construction of wells.

6. The third source of irrigation is *Bands*, all of which are situated in the hilly tracts of Mehrauli. "The principle is that of concentrating the rainfall so as permanently to moisten a given cultivated area, allowing surplus water to run or drain off.*" The importance of *bands* in the hilly tracts is undoubtedly very great and Mr. Maconachie, referring to the bands constructed by the Moghuls, remarks that "In no respect perhaps does the civilisation of the Moghul Empire show better than in this of artificial irrigation." The total area irrigated from this source is, however, very small, being only 4,621 Bighas in 1933-34. In all there are about 15 Bands in the Province, the more important of which, from the point of view of irrigation, are *Hauz Khas*, *Chattarpur*, *Bijwasan*, *Yahya Nagar* and *Khirkhi*.

CHAPTER VIII LAND ALIENATION

1. Among the many problems peculiar to agricultural land in India, one is the right of an individual to dispose off

*2nd Settlement Report, Chapter IV.

his land in any way he likes. The right to use one's property, whether inherited from ancestors or personally acquired, as well as the right to dispose off its income is everywhere unhampered, but there are in many parts of India statutory restrictions on the freedom to transfer land. Land is always open to the danger of being transferred by sale or mortgage to money-lenders and other non-agriculturists. The expropriation of the hereditary agriculturists is regarded as a serious political, economic and social evil. In Punjab and Delhi, the Punjab Land Alienation Act of 1900, as amended in 1907, tends to check this evil and the interests of the agriculturists are protected by restraining the non-agriculturists from acquiring their land.

2. Land Alienation Act:—Under the Land Alienation Act, the chief hereditary agricultural classes are notified as "Agricultural tribes*," and a person who does not belong to any one of these classes, can not permanently acquire the land of any member of a notified agricultural tribe, except in case of a *bonafide* gift for religious or charitable purposes or in case of a sale of right of occupancy by the tenant to his landlord. The agricultural tribes are, in some cases, classified into separate groups† and alienation of the land of a member of a tribe in one group by a member of a tribe in another group, is similarly restricted‡. Thus permanent transfer of land is possible only among members of agricultural tribes of the same group.

Non-agriculturists can, however, temporarily acquire land belonging to an agriculturist. Usually it is done in the form of a usufructuary mortgage, in which the mortgagee

*Any person claiming the status of a member of an agricultural tribe must fulfil two conditions:—(1) He must belong (by birth) to any one of the notified agricultural tribes in the district. (2) He must either hold land or ordinarily reside in the district. It is clear that a person does not become a member of an agricultural tribe merely by birth. He must hold land or ordinarily reside in the district in order that he may be counted as a member of an "agricultural tribe."

†In Delhi the *Gaur-Brahmins* are classified under a separate group.

‡In both these cases, the Deputy Commissioner has the power to allow permanent alienation if he is satisfied that it is desirable in the interest of the agriculturist concerned.

takes possession of the mortgaged land and receives and appropriates the rents and profits of the same in lieu of mortgage debt. After the expiry of the term of mortgage, *which is not to exceed 20 years*, the land is to be re-delivered to the mortgagor without any further payment. The underlying idea, as pointed out by the Royal Agricultural Commission, is "that the rents and profits of the land shall be taken as equivalent to the interest and sinking fund". In some cases the mortgagor retains possession of the land *as a tenant under the mortgagee* paying rent not exceeding the amount of land revenue in addition to the land-revenue and cesses chargeable on the land. In this case the mortgage may be for any length of time and when the full term of the mortgage has expired, the land can be redeemed on payment of the principal.

Obviously, the land of an agriculturist can not be transferred to non-agriculturists except for temporary periods. The sale of agriculturists' land even in execution of a decree or order of any civil or revenue court, is prohibited except for the recovery of arrears of land revenue.

3. The question of these statutory restrictions on the sale or mortgage of land belonging to members of notified agricultural tribes is highly controversial and indeed very complex. During recent years it has been examined by two expert bodies *viz* the Royal Commission on Agriculture in India and the Banking Enquiry Committee. Unfortunately the terms of reference of both these Committees prevented them from discussing it in all its aspects; they treated it only from a narrow point of view *viz* in connection with rural finance. The evidence collected by them is of a varied character. Quite a large number of agriculturists regard the Land Alienation Act as a very beneficial measure and strongly advocate its continuance and extension in areas where it is not yet in force. An equally influential

section of public opinion is opposed to it and demand the abolition of such protective legislation in the interests of agriculturists themselves.

4. The strongest argument advanced by the advocates of the Act is that it prevents the transfer of land from agriculturists to non-agriculturists. Such a transfer, as we have already remarked, is regarded as a serious political, social and economic evil as it encourages landlordism and tenancy farming*. The harmful results of the disappearance of the peasant proprietors have been realised almost all over the world and in many countries various steps have been taken with a view to encourage and protect him. For instance, one of the main items of the Fascist programme in Italy is the rehabilitation of the cultivating landowners. In as much as the object of the Land Alienation Act is to prevent the transfer of land to non-agriculturists by sale, it must be admitted that the object has been completely accomplished in our province. Permanent transfer by sale to non-agriculturists has entirely ceased. As a matter of fact the agriculturists have gained 3974 acres during 1915-1932†. As regards mortgage, the total area in the hands of non-agriculturists is very small and almost negligible in tracts other than Shahadra‡.

It is also asserted that the Land Alienation Act tends to reduce agricultural indebtedness by discouraging reckless borrowing. The annual land revenue reports of Delhi

*Mr M. L. Darling, writing about the landlords of Punjab, says:— "The landlord is too often a parasite, living on his tenants, wasting his substance and corrupting his neighbourhood." (*Rusticus Loquitar* p. 332.) In Delhi also, although there are very few big Zamindars, there is ample evidence to show that the landlords have done nothing to improve their land and are as exacting as their Punjab neighbours.

†For details see table VII. The figures of 1913 and 1914 have been excluded as in these years the agriculturists lost large amount of land owing to acquisition by Govt. for New Delhi.

‡The Land Alienation Act is not in force in Shahadra. Excluding Shahadra, the proportion of area mortgaged with non-agriculturists to total mortgaged area is 5.4 p. c. in case of landlords and 27.6 p. c. in case of occupancy tenants—Central Areas Banking Enquiry Committee Report, Vol. I, and page 96.

Province state year after year that "the agricultural tribes are being much benefitted by the Act and it has placed a check on the extravagance of the agricultural tribes whose financial condition has considerably improved since passing of the Act*." The late Bakhshi Pindi Dass, in his oral evidence before the Central Areas Banking Enquiry Committee, emphatically maintained that owing to this Act the agriculturist has been able to save himself from the heavy burden of debt to a great extent, pointing out that if it had not been in force, he would have borrowed more†.

5. The critics of the Act, on the other hand, maintain that the objects of the Act have not been achieved in this province. In the first place, it is pointed out that, although the Act has prevented the passing of Agricultural land to non-agricultural tribes, it has not been able to prevent the expropriation of the small peasant proprietor. The non-agriculturist money-lender is being replaced by agriculturist money-lender as the latter is in a privileged position, and there is considerable evidence that the smaller proprietors are slowly losing their land to the bigger agriculturists.

Secondly, it has failed to restrict the tendency to borrow for unproductive purposes. As a matter of fact, the Land Alienation Act instead of discouraging reckless borrowing actually encourages it, as their land can not be touched even if they fail to repay. This was practically admitted by Bakhshi Pindi Dass also, as the following extract from his oral evidence shows:—

Q. 1987 (*Prof. Chabiani*) Apart from the fact that such legislation (Land Alienation Act) increases their disinclination to change their vocation to an industrial pursuit, does it not also encourage tendency to reckless borrowing because whatever be their

*Land Revenue Reports of Delhi Province for 1912-13, 1913-14 and 1914-15.

†Central Areas Banking Enquiry Committee Report, Vol IV, Qs. 1963-68.

extravagance, their land cannot be touched? A—But this is due to illiteracy, and if the causes of the present illiteracy are removed then he will improve.

Obviously, so long as illiteracy prevails in the rural areas—and it will take a very long time for it to disappear even partially—the Land Alienation Act would actually increase extravagant borrowing. The agriculturist money-lender also encourages it as he is very anxious to acquire more and more land. It has been noticed that he goes on lending irrespective of the purpose for which the loan is needed, hoping that after some time the debt would far exceed the capacity of the borrower to repay and it would be possible for him to ultimately acquire his land.

Another argument against the Land Alienation Act is that it restricts the credit facilities available to the agriculturists. The non-agriculturist money-lenders are less willing to advance money to them as they can not touch their land in order to realise their dues. The Central Areas Banking Enquiry Committee came to the conclusion that “this protective legislation has affected adversely the credit of the agriculturist with the non-agriculturist lender.” We have already pointed out that as a result of this Act, the latter is being gradually replaced by the agriculturist money-lender*. By artificially restricting the market for obtaining credit on the security of land, the Act has lowered the value of the only security (land) which the zamindar can offer, and this must be regarded as a serious evil from the point of view of the agriculturists.

The following statement illustrates to some extent the effect of the Act on mortgage value†:—

	1912-13	1932-33	% increase
Mortgage money per acre (in Rs.)	112.8	187.5	57.3
Sale money per acre „	114.6	435.	280

*In this connection it must be noted that as a lender, the agriculturist is no better than the non-agriculturist. His terms are in no way less onerous than those of the latter and the methods of business are equally objectionable.

†See table VIII.

Apparently the mortgagor has not been able to take full advantage of the rise in the value of land*. In other words the value of land as a security has deteriorated as a result of the working of this Act. Under the present conditions when agriculture is seriously suffering from lack of capital and there is no satisfactory system of obtaining long-term credit, this is sure to prove detrimental to agricultural progress and development.

6. It is more than abundantly clear that the Land Alienation Act in its present form has not at all proved beneficial to the cultivator; rather it has affected him adversely. By making a distinction between the agriculturist and non-agriculturist money-lenders and placing the former in a privileged position, the Act has left the zamindar at the mercy of the latter. If the main object to be achieved is to protect the peasant proprietor and not the agriculturists *as a class*, it is necessary to prevent the transfer of land to the bigger agriculturists as well. The Central Areas Banking Enquiry Committee rightly recommend that permanent alienation of land by the more prosperous zamindars should also be prohibited†, except in special cases with the approval of the revenue officer‡. The Committee advanced another and a more weighty argument in favour of this recommendation. It has been noticed that whenever "an agriculturist has any surplus, he invests it not in capital improvements on land or in intensive farming, but in purchasing, or in taking on mortgage with a view to purchasing eventually *more land*§." If he is prevented

*The difference between mortgage money per acre and sale money per acre is not really as wide as it appears to be from this statement. This is because the increase in the market value of land is less than what is recorded in actual transfers of land. (See Chapter VI, § 7)

†The majority recommend that the right of permanent alienation should be restricted to agriculturists owning 50 acres or less. Mr. Chabiani put the limit at 20 acres on the ground that the limit of 50 acres would afford no real protection against the majority of the agriculturist money-lenders in this province. Apparently, Prof. Chabiani's recommendation is more sound.

‡This power should be freely exercised in case of holdings which are hopelessly inadequate to maintain the cultivator and his family.

§Central Areas Banking Enquiry Com., Page 308.

from purchasing more land, his savings would be available for agricultural improvements and at least some portion of it would be actually utilised for the development of land and other improvements in cultivation. Similarly there should be no distinction between the agriculturist and the non-agriculturist mortgagees. If the rents and profits from land for 20 years are sufficient to repay a mortgage debt with interest, there is no reason as to why any particular class of creditors should be allowed to lend on mortgage with possession for an indefinite period. The Agricultural Commission definitely recommended that in case of a usufructuary mortgage of agricultural land, there should be *automatic* redemption after a fixed number of years. Thus mortgage with possession for more than 20 years should be prohibited by law and on the expiry of the period the land should be returned to the proprietor free of all encumbrances. The practical result of these measures would be that a very large majority of the money-lenders would be deprived of the right of acquiring agricultural land*.

7. Recent Transfers of Land:—The main statistics regarding transfers of land are given in Table VIII. It will be noticed that upto 1922-23, although the area redeemed was always greater than the area mortgaged, the redemption money per acre was less than the mortgage money per acre. From 1922-23 onwards both the area mortgaged and mortgage money per acre are greater than the area redeemed and the redemption money per acre. The Central Areas Banking Enquiry Committee found that owing to the rise in the value of land, old mortgages were redeemed and portions

*One great defect in these measures is that they greatly restrict the market for sale of agricultural land. This would mean a real hardship to those small agriculturists who can hardly make a living out of the land, and who therefore want to sell it to clear off their old debts and to start afresh in life either in the rural areas or in the city. In this connection the Central Areas Banking Enquiry Committee recommend that in case of holdings which are absolutely uneconomic, the revenue officer, by virtue of the discretionary power vested in him under the present Act, should allow their alienation by *any* person, subject to the right of pre-emption in favour of those members of agricultural tribes who cultivate the land themselves. (Report Page 305)

of the lands so redeemed were re-mortgaged for larger amounts. Naturally, area re-mortgaged was less than the area redeemed, but mortgage money per acre continually increased. Evidently, the indebted zamindars have gained by the rise in the value of land which has enabled them to redeem more land than they have mortgaged.

Table VII, however, shows that during the period 1913-14 to 1932-33, the agricultural tribes lost 2670 acres through redemptions, and gained 20 acres through mortgages. It means that between themselves, non-agriculturists have been redeeming more land year after year than the agriculturists. They seem to have utilised a portion of their increased income in shaking off a portion of the mortgage debt. Thus, among the indebted zamindars, the non-agriculturists have benefitted more than the agriculturists.

It should also be noted that, although the indebted zamindars have gained as a result of increase in the value of land, they have not been able to take full advantage of the latter, and this, as we have already remarked, is partly due to the Land Alienation Act. As regards the relative share of agriculturists and non-agriculturists as mortgagees we have already pointed out, that the area mortgaged with non-agriculturists is comparatively very small, except in the Shahadra Ilaga.

CHAPTER IX

RURAL INDEBTEDNESS

1. The problem of rural indebtedness is not peculiar to Delhi. Here, as in every other part of India, the agriculturists are heavily in debt. The work of investigating the extent and causes of rural indebtedness is extremely difficult, partly because of the magnitude of the task and partly because of the disinclination of the agriculturists to give the necessary information. The only serious attempt that has so far been made is that of the Central Areas Banking Enquiry Committee, but because of limited time at their disposal

and insufficiency of funds, detailed investigations throughout the province could not be undertaken. At the time when the Committee* started its work, the only available literature on the subject consisted of a few sentences in Col. Beadon's final Settlement Report of the Delhi District, 1906-10, in which it is stated "that the unsecured debt of the proprietors is returned as 35 lakhs of Rupees, a sum which is about 4 times the former land revenue demand and means a debt of Rs. 40/- per individual proprietor". Throughout the last 20 years the debt of the rural population has been continually increasing. Unfortunately there is no statistical information as regards the increase in unsecured debt, but the figures of mortgage and redemption show that during the period 1912-32 the mortgage debt (with possession) of the rural population increased by Rs. 30.5 lakhs.

2. There are several methods of estimating the extent of rural indebtedness. Mr. M. L. Darling of Punjab adopted the average debt of members of co-operative societies as the basis of his estimate. The members were classified into 3 categories viz. (i) Proprietors (ii) Occupancy tenants (iii) Tenants-at-will, farm servants etc. Mr. Darling's method is open to the general objection that it assumes that the economic conditions of members of co-operative societies are not different from that of those who are outside the movement—an assumption which the Committee found to be wide of the mark. It has been found by experience that members of co-operative societies are generally more heavily in debt than the rest of the agriculturists.

A more scientific method for estimating rural indebtedness is what is known as the Sampling Method. The Committee selected 14 villages for intensive survey and investigated separately the indebtedness of proprietors, tenants, and landless labourers. They, however, preferred to have an extensive survey of all the occupied villages in the province, which they regarded as the most satisfactory method of

*The word 'Committee' in this Chapter means Central Areas Banking Enquiry Committee.

getting at the real indebtedness of the rural population. The following table gives the results of these different methods estimating rural indebtedness.

Rural Indebtedness in Delhi Province (in Crores of Rs).

	Mr. Darling's Method	Sampling* Method	Extensive survey Method
Whole rural population.	2.39	2.70 (gross debt.) 2.56 (net debt)	1.30 (gross debt) 1.26 (net debt)
Proprietors and cultivators.		2.61 (gross debt) 2.54 (net debt)	.96 (net debt)

3. It is necessary to point out that the figures of extensive survey, too, should not be accepted without reservation. We have already drawn attention to the fact that the agriculturists are generally unwilling to give correct information regarding their financial affairs, especially as regards the extent and causes of indebtedness. Moreover, the work was entrusted to village revenue staff and was not even properly checked. There is ample evidence that the lower revenue staff misunderstood the instructions issued to them in several important particulars. The figures are therefore subject to many sources of error and a liberal allowance will have to be made for a probable under-estimate in order to make them more accurate†.

Apart from these possible sources of error, the figures have to be corrected in one other respect. The indebtedness of the landless class was calculated on the assumption that the rural population has declined by 3% since 1921. The census figures of 1931, however, revealed an increase of 3% in the rural population. The strength of the landless class thus works out at 62,333 and not 58,703 as

*Intensive survey was carried out in 14 villages, but conditions in two of them were found to be abnormal. Their figures were therefore not taken into consideration in estimating the indebtedness in the whole Province.

†The Committee thought that an allowance of 5 p.c. is sufficient to cover these sources of error, but, in view of the difficulties pointed out above, we think that this is too little.

assumed by the Committee, and their indebtedness would be correspondingly greater.

4. It has to be noted that the statistics relating to indebtedness were all collected during the months of November to February *i.e.* before the time for seasonal repayments. At this time of the year the indebtedness of the cultivators is obviously at its highest point and it decreases as the seasonal loans are gradually repaid. Intensive survey in selected villages revealed that nearly 41% of the total gross debt is for temporary seasonal requirements, and 31.9% for intermediate period. The former is thus paid at the end of the season and the latter in 5 or 6 annual instalments*. The Committee naturally concluded that "even if the entire amount, borrowed for purposes which usually require long term loans, remains absolutely unpaid every year, the total debt may fairly be presumed to have been reduced by over 46% of the total debt at the close of a normal year. The normal *net* debt at the end of March or April of proprietors and cultivators in Delhi cannot therefore exceed Rs. 51.5 lakhs and that of the whole rural population of the Delhi Province is well below Rs. 85 lakhs†."

5. Since the Committee submitted its report, the rural indebtedness has increased enormously. The economic depression, which was accompanied by a series of bad years in this province, has utterly ruined the agriculturists. Most of them have been living for the last 4 or 5 years almost entirely on borrowing. During 1929-32

*This means that at the end of every season the entire seasonal debt and about 1/6 of the Intermediate debt would be repaid.

†The net debt of the whole rural population comes to 51.5 plus 30 or Rs. 81.5 lakhs and not Rs. 85 lakhs as the Committee calculated.

It is also to be noted that the Committee allowed a deduction of 46 p. c. from the debt of the proprietors and tenants only. The table on pp. 66-67 of the Report clearly shows that 46 p. c. of the total debt of the *entire community* will be repaid at the end of a normal year.

Again these deductions are based on the results of the intensive survey of 14 villages. If those 2 villages, where conditions were abnormal are excluded, the proportions of short period and intermediate loans come to 38.7 and 41.9 p. c. respectively. The total debt will therefore be reduced not by 46 p. c. but by nearly 40 p.c. at the end of the year.

mortgage debt (with possession) alone has increased by nearly Rs. 6 lakhs. The unsecured debt has increased much more than the secured debt but its extent cannot be estimated without an extensive survey of the whole province.

6. The following are the salient features of rural indebtedness in Delhi as brought out by the elaborate enquiries conducted by the C. A. B. E. C* :—

(i) About 48.9% of the families in the rural areas are absolutely free from debt. In addition to these families, there are some who have lent more than they have borrowed or as much as they have borrowed. Naturally these cannot be regarded as indebted families. The proportion of families really free from debt is, thus, as high as 52.08%.

(ii) The percentage of indebted families is highest among the proprietors and tenants and lowest among the landless Mahajans, as the following figures show :—

% of indebted families to total in each class

Proprietors and tenants	48.55
Landless mahajans	8.6
Landless labourers and artisans	37.4

(iii) Intensive survey in selected villages revealed that of the total debt of proprietors and tenants, 53.3% was borrowed by the small peasant proprietors or cultivators, each owning or cultivating less than 10 acres, and 46.7% by the bigger agriculturists who constitute only 27% of the total number of cultivators. This shows that the bigger agriculturists are comparatively more heavily in debt. It has been found by experience that those who have more than 10 acres of land to cultivate have in *normal* years some surplus of income over their domestic expenditure. The Committee naturally concluded that "quite a considerable portion of the rural debt is against persons whose holdings are not as a rule uneconomic and who have the capacity to repay their debt out of their income if they have the will and the character to do so." (Vide para 31).

*Central Areas Banking Enquiry Committee.

(iv) Among indebted families, the actual owners of land are more heavily in debt than the rest of the agriculturists. This is, to some extent, natural, for debt follows credit. The owners of land can obviously obtain more loans than the landless class. But, as pointed out by the Committee, "it does not necessarily follow that the proprietors of land are more heavily *involved* in debt". Part of their borrowings are usually for absolutely productive purposes. In very few cases they have borrowed beyond their capacity to repay. The results of intensive survey in selected villages revealed "that the assets of the proprietors of land are substantially in excess of their gross debt as well as their net debt, and that a very small number of agriculturists are really insolvent*."

7. **Purposes of loans:**—Loans may be broadly classified into 3 classes:—

(i) **Productive** loans include borrowings for purchase or redemption of land, construction or repairs of wells, purchase of plough, cattle, fodder, seed, manure, agricultural implements, payment of land revenue or rent etc. etc. Intensive survey showed that about 40% of the total debt is for productive purposes. Most of the loans are taken for the purchase of land†, or for plough, cattle, seed and manure.

(ii) **Unproductive but necessary** *e.g.* loans for the repayment of old debt, for buildings and for maintenance etc.

(iii) **Unproductive but partly unnecessary**, such as borrowings for marriage, funeral ceremonies, litigation etc. Litigation, however, accounts for a very small proportion of the debt of the rural population in this province. According

*The percentage of *net* debt to assets of all the indebted owners in 11 of the villages selected for intensive survey was 26.15. Out of 204 families that were really indebted in these villages, in only 21 cases or 10.3 p.c. the net debt exceeded the assets; in 61 cases or 30 p.c. the proportion of debt to assets was below 10 p.c. in 34 cases or 16 p.c. between 10 and 20 p.c., in 65 cases or 31.8 p.c. between 20 and 50 p.c. and in 23 or 11.2 p.c. between 50 and 100 p.c.

†Loans for the purchase of land are not necessarily productive, for under existing conditions of agriculture, investment in land is uneconomic.

to intensive survey unproductive loans form about 32% of the total rural indebtedness and are borrowed largely for marriages.

8. Period of loans:—The relative importance of loans for short, intermediate and long periods is as follows*:

Short period loans	40.9%
Intermediate „	31.9%
Long period „	26.9%

Short period loans are taken to meet current agricultural requirements as purchase of seed and manure, payment of land revenue or rent etc., and for maintenance. Such loans are generally given for one harvest (6 months). Intermediate loans are paid in 5 or 6 years. Borrowings for the purchase of plough, cattle, or agricultural implements or for marriage ceremonies† are included in this class. Long period loans are taken for the purchase or redemption of land, for the payment of old debts, and sometimes for making permanent improvements in land, as construction of a well‡.

9. Credit Agencies:—The different classes of creditors and the relative share of each class is given in the following table:—

% of total debt lent by each class of creditors.

	Government.	Co-operative Societies.	Agriculturist Money-lenders.	Banias or Mahajans.
Results of Intensive Survey.	2.2	6.1	42.6	49.0
Results of Extensive Survey.	2.6	5.95	50.46	41.05

10. The results of extensive survey, which are more reliable, clearly show that the agriculturist money-lenders are

*These are the results of intensive survey of 14 villages. If the two villages, where conditions were abnormal, are excluded, the proportion works out as follows:—Short period 33.7 p. c., Intermediate 41.9 p. c., Long period 24.4 p. c.

†Loans for marriages are not as a rule paid in 5 or 6 years; usually it takes a much longer time to repay such loans. Loans for the purchase of agricultural implements are repaid in 2 or 3 years.

‡Long period loans for permanent improvements are practically unknown except Taccavi loans under the Land Improvement Loans Act.

the most important source of borrowing in the rural areas.] As already remarked, the Land Alienation Act is largely responsible for the growth of the agriculturist money-lender, who has been gradually replacing the *Mahajan*. The change has not benefitted the borrower in any respect. The methods and dealings of the agriculturist creditor are in no way better than those of the *Mahajan*. On the other hand, his privileged position makes it possible for him to realise a high stipulated rate of interest, while the *Mahajan* finds it rather difficult to do so, as he does not possess the right of acquiring the cultivator's land in the event of his failure to pay.

11. The village *Bania* differs little from his prototype in the rest of the country. Apart from money-lending, he performs several other functions *e.g.* he sells the daily necessary supplies such as cloth, grocery etc; to some extent, he buys the village produce for sale outside* and sometimes acts as a commission agent for marketing his client's produce. His working capital is partly his own and partly borrowed from the city money-lenders. He lends on all sorts of securities—on mortgage of property, on the security of cattle or standing crops, on personal surety of a neighbour or on the personal credit of the borrower. He finances his clients in all his undertakings and lends money for every affair in life, for birth, death or marriage in the family. He is generally accomodating and his dealings are highly elastic. His rate of interest, though nominally high, is not as exacting as is generally believed. The C. A. B. E. Committee conducted a detailed enquiry on this subject and came to the conclusion that the rate of interest *actually realised* by the *bania* is considerably less than the stipulated rate†. Even the stipula-

*"Generally speaking the agriculturists in the rural areas of Delhi sell their produce to the village banias when it is small in quantity, otherwise they take it to the *mandis* on carts which they themselves own. An increasing number of them prefer to sell the produce in the city of Delhi" Central Areas Banking Committee, para 131.

†The agriculturist seldom pays the full amount due to him under the stipulated rate of interest, and in the compromises that are arrived at, the *mahajan* is invariably induced to accept a smaller amount in final settlement. Very often he has to accept the borrower's cattle or produce at a price much above the market price, the system being known as *Bharna*.

ted rate of interest does not seem to be excessive except in a few cases, for the provisions of the Usurious Lons Act are seldom made use of by the courts in Delhi. Nor are his methods as objectionable as is often alleged by his enemies. Excepting a few small money lenders, they keep regular accounts in their *Bahis* (account books), and generally maintain both a *Roznamcha* (day-book) and a *Khata* (ledger). There is little evidence that the *mahajan* in rural Delhi, barring a few exceptions, manipulates the accounts to his advantage. His relations with the borrowers are on the whole cordial and the correctness of his accounts is seldom doubted. The general impression of the Committee was "that he is regarded as an indispensable factor in the rural economy, that barring a few black-sheep among them he is generally trusted by the community he serves, and that he will do well to remove the suspicion that exists against his accounts in some quarters by having his accounts properly audited, whenever the state of his business justifies it" (Vide para 87). No wonder that under these circumstances, he should be preferred to every other kind of credit agency. The agriculturists generally think—and this feeling has increased considerably during the last few years of depression—that neither the Government nor the co-operative societies can help him in difficult times.

The investigations of the Agricultural Commission and the Banking Enquiry Committee have proved beyond doubt that the village Mahajan is an indispensable factor in the economic life of the village. Moreover, in Delhi he is not such an evil as he is generally supposed to be. It is therefore unfortunate that his business has been declining for some time past. The Central Areas Committee found that "there is a marked tendency among the village money lenders to withdraw their money from the villages and re-invest it in the city." During the last few years his position has considerably deteriorated, for while he had to continue to lend in the hope of ultimately realising his previous dues, it has not been possible for him to recover anything.

The growth of the co-operative credit societies is no

doubt partly responsible for the decline in his business. But by far the most important cause is the difficulties which he experiences in the recovery of his loans. We have already remarked that the L. A. Act prevents him from taking possession of the borrowers' land in case of failure of repayment, while the agriculturist money-lender is permitted to do so. The legal procedure and practice is extremely defective and creates innumerable difficulties in the way of realisation of the *bania's* dues. The attitude of the courts is generally unsympathetic towards him. In many cases, the courts do not allow any interest during the pendency of the suit, and when in a few cases they do, they allow it at a standard rate of 6%*. This practice makes it profitable for the debtor to force his creditor into court and then to prolong the case as much as possible. Civil suits usually take several years and the honest money-lender suffers considerable loss. Even after a decree has been obtained from the court, its execution takes a very long time. To quote from the C. A. B. E. C., a District Judge has no hesitation in saying that "the period generally taken in realising a decree on a pronote is not less than 5 or 6 years at an average." It is also to be remembered that the courts do not allow any interest after the decree. The Committee pertinently remarks that "no superstructure of banking and credit can be established on the foundations of non-recovery or in-ordinate delay in recovery of loans. Even investment in gold and silver ornaments is more economic than loans which are either irrecoverable, or recoverable with great difficulty and often inordinate delays" (Vide para 184). In the interest of agriculture it is desirable that this state of affairs should be remedied and the position of the village money-lender strengthened. It has already been suggested that the artificial distinction between the agriculturist and non-agriculturist money-lender should be removed by modifying the Land Alienation Act. The C. A. B. E. Committee further recommended the creation of a class of licensed money-lenders

*A rate of 6 p.c. is very much below the minimum rate at which a rural money-lender can profitably invest his funds.

to be given a privileged position in matter of recovery in return for certain obligations imposed upon them, such as to keep accounts in a prescribed form and to have them regularly audited etc. etc. They would be allowed interest for the period that elapses from the time that the case is brought to the law court till the final realisation of the decree, at the same rate at which it is allowed for the period prior to the suit. (Vide para 89). It has also been noticed that the *Mahajan* is suffering from insufficiency of capital. The system of licensed money-lenders would connect him more closely with the urban banks and bankers, from whom he would be able to obtain the necessary amount of capital. The system would also help in the growth of short term agricultural paper that would be re-discounted by the urban banks and thus develop a proper money-market and lower the rate of interest.

11. The part played by Co-operative Societies in rural finance is discussed in the chapter on co-operative movement. *Taccavi* or Government loans supply a very small proportion of agricultural credit. The Government advances loans both for short and long periods under the Agriculturists Loans Act and the Land Improvement Loans Act respectively. In the former case, loans are granted for a period not exceeding 2 years (generally only for one season) for the purchase of cattle, seed or fodder or for the relief of distress due to destruction of crops by draughts, floods etc. The rate of interest charged is 6%. The total amount advanced during the last 20 years was Rs. 4,83,753 or Rs. 24,187 per year on an average. The total short period debt of proprietors and tenants is about 38.4 lakhs. Thus, *Taccavi* loans form about .6% of the total short period debt of the rural population*. Under the Land Improvement Loans Act, loans are granted for such improvements as construction of wells, drainage, reclamation etc., and are repayable in instalments within 15 years. The

*This is on the assumption that short period loans amount to 40 p.c. of the total debt. Even if the proportion is 33.7 p. c., the proportion of *Taccavi* loans cannot exceed .75 p. c.

rate of interest is the same as in other Taccavi loans. The total amount advanced under this Act was Rs. 2,08,344 during the last 20 years. In spite of the low rate of interest, Government Loans are not popular, and the agriculturist always prefers the Mahajan. The Central Areas Committee found that this was due to various causes such as "delays in dealing with applications, inadequacy of the amounts sanctioned, strictness of recovery*" etc. It is desirable that serious efforts should be made to remove these defects and the Government should follow a more liberal policy in granting Taccavi loans†. The conditions for such a policy are quite favourable in our province, for it has been noticed that the loans "were faithfully applied to the purpose for which they were borrowed and the instalment as a rule punctually paid§." The late Bakhshi Pindi Dass also agreed that "the people are honest and pay up their dues without official pressure," and that "there is not much difficulty in recovering them except in times of distress.‡"

12. In addition to these organised credit agencies, the *Rahti* and the *Kabuli* money-lenders, who are very well-known in the city of Delhi, have made their appearance in the rural areas also. Their clients are generally the landless labourers, the village *kamins* and those small agriculturists who have no credit with other classes of money-lenders. Their rates of interest are too high** and their practices are extremely objectionable. It is desirable that they should not be allowed to carry on their business in the rural areas.

*It has also been noticed that the zamindar has usually to pay a *nazrana* to the revenue staff for obtaining Taccavi.

†The C.A.B.E. Committee recommended that a 10 years' programme of improvements should be planned for each village, and loans should be freely advanced for these improvements.

§Land Revenue Report, Delhi Province 1923-24. The heavy outstandings during the last few years are mainly due to the fact that the agriculturists are really not in a position to pay the instalments due.

‡Of. oral evidence before the C. A. B. E. C. Q. 2020.

**The Pathans usually charge interest at the rate of 2 annas per rupee per month which comes to 150 p. c. They never charge less than 1 anna per rupee per month i.e. 75 p. c.

13. The problem of rural indebtedness:—Among the causes of rural indebtedness, we find that the high rate of interest and the objectionable practices of the money-lender, which are usually regarded as the main causes of the enormous amount of rural debt, are not responsible to any appreciable extent for the debt of the agriculturists in this province, except in a few cases. Another alleged cause of indebtedness is his extravagance in social expenditure and litigation. We have already pointed out that litigation is a negligible factor and accounts for a very small proportion of the total rural debt. As regards expenditure on marriages, death ceremonies etc., which accounts for nearly one-third of the total debt, it is doubtful whether the agriculturists of this province are in *general* extravagant. Most of them are proprietors or occupiers of very small holdings which are barely sufficient to maintain their families in normal years. In their case even the absolutely minimum amount required for social expenditure will have to be borrowed, and there is no evidence to show that they borrow extravagantly. The bigger agriculturists, no doubt, spend extravagantly on social functions, especially in marriages, but they form a very small minority. In a majority of cases, therefore, extravagant expenditure on social functions is not a cause of indebtedness.

The main cause of the indebtedness of the smaller agriculturists, who are in a considerable majority, is the small size of the holding. Whenever the crop fails or a social expenditure arises, they have no alternative but to borrow and this debt remains unpaid for a long time. Since crops fail every now and then and social ceremonies are many, they can never be free from debt. No doubt the extension of co-operative credit societies and the growth of licensed money lenders will help them in as much as they will be able to obtain credit at less cost, but these and other similar measures are merely of the nature of palliatives. With the present size of their holdings, the only effective and lasting solution for this class of agriculturists lies in the development of subsidiary rural industries.

Among the bigger agriculturists, apart from their extravagant habits, the tendency to invest their income in such uneconomic investments as purchase of land, ornaments and house property, is another cause of their indebtedness.

It has been noticed that the bigger the landlord is, the greater is his indebtedness. While the small cultivator works as hard as possible to earn an honest living, the bigger agriculturist never makes a sincere effort to shake off any portion of his debt. Indebtedness is regarded as an inevitable feature of rural economic life*. The C.A.B.E.C. rightly conclude that he requires "credit control rather than credit facilities, except for repaying old debts, and must be educated to invest his savings in better forms of investment."

CHAPTER X CO-OPERATIVE MOVEMENT.

1. The cooperative movement was started in Delhi as late as 1919-20 and real progress began only after the establishment of the Delhi Province Central Co-operative Bank Ltd. in March 1921. The following statement gives at a glance the rapid progress that the movement has made during the last 12 years:—

	No. of Societies	Members.	Working Capital (in thousand Rs.)
1920-21	99	1605	89
1932-33	284	9927	2668

2. **Central Bank:**—The Delhi Province Central Co-operative Bank Ltd. finances the whole movement of the province along with about 200 societies of Gurgaon district. It has at present 485 members (65 individuals and 420 societies). The working capital consists partly of share capital and reserve fund and partly of deposits. The owned capital of the Bank (*i. e.* share capital and reserve fund) has been rapidly increasing during the last few years and constituted 17.8% of the total working capital in 1932-33 as against 4.45%

*This is the outlook of not merely the bigger agriculturists but of the smaller cultivators as well, but in their case it has not affected their indebtedness to any noticeable extent.

in 1924-25 and 8.9% in 1928-29. The deposits amount to about 10 lakhs, most of which come from local bodies and other institutions, officers, pensioners etc. This is "due to a widespread feeling that Government is in some way responsible for the safety of the depositors' money." They are largely for fixed periods, generally not exceeding one year. The Bank usually gives loans to all societies but during recent years, owing to the economic depression and consequent difficulties of recovery, these have been restricted to only *deserving* societies. Since 1931 it has been doing some collection business also. It has never felt any difficulty in financing the movement. As a matter of fact, for the last several years it has more funds than are needed to finance all the societies and consequently it has been constantly increasing its investment in societies outside the province and in Government securities. It has also reduced the rate of interest, for there is no need to attract deposits by offering a higher rate. Under these circumstances, the Bank keeps ample fluid resources which amounted to 2.97 lakhs in 1932-33, an amount much in excess of the limit prescribed by the Registrar.

The Central A. B. E. C. drew attention to some notable drawbacks in the working of the Bank. The audit reports revealed that in many cases the loans advanced to many societies exceeded their maximum credit limit fixed by the Registrar*, the amounts of overdues were large, recoveries were poor, and fictitious entries were not uncommon. But by far the worst feature is the feeling of irresponsibility among the authorities of the Bank for anything that goes wrong. They feel that the duty of making the necessary enquiries at the time of granting a loan to any society rests entirely with the co-operative department and they freely give loans on the recommendations of the latter without any scrutiny. Even in matters of recovery

*The investigations of the Committee seem to have had no effect on the authorities of the Bank, for even in 1931-32 loans to as many as 163 societies exceeded their maximum credit limit.

they do nothing beyond writing to the circle Registrar. In other words the Bank acts as a "cashier" to the co-operative department. This is mainly due to the fact that the co-operative staff, which is in theory responsible for nothing except propaganda and audit, does everything itself in practice. In the interest of the co-operative movement it is necessary that the bank should realise its responsibility in matters of loans, recoveries etc. and should not rely exclusively on the co-operative department.

3. Agricultural Credit Societies:—Of a total of 280 societies in 1931-32 as many as 216 were agricultural credit societies. All of them are organised on the basis of unlimited liability. Their working capital consists partly of share capital and reserve fund but mainly of loans from Central Bank. Both the share capital and reserve fund, especially the latter, have been steadily increasing with the result that in 1932-33 they formed 33.7 % of the total working capital of the agricultural credit societies as against 12.6 % in 1924-25, the proportion of the share capital having increased from 8.7 % to 11.1 % and of the reserve fund from 3.9 % to 22.6 %. This increase in societies' owned capital has considerably strengthened their position. Deposits form only 4 % of the working capital and these too are mainly from non-members. Loans are advanced largely for productive purposes, but they are available for unproductive purposes as well, and in 1930-31 the latter amounted to nearly 34% of the total. As regards the period of loans, we find that upto 1927-28, only about 20 to 25% of the total loans were advanced for short periods, the rest being for intermediate and long periods. Since 1928-29 the position has somewhat changed but even now about 58% of the total loans are advanced for intermediate and long period requirements.

The Central A. B. E. C. found that the working of these societies was far from satisfactory. The main defects noticed by them were:—(i) There is no proper selection of members and dishonest and highly indebted persons are often admitted without any scrutiny.

The existence of such members is always a source of great danger to the societies concerned. (ii) The members of the managing committees are very often selfish, partial and irresponsible and freely borrow large amounts of money. (iii) The proportion of loans for intermediate and long periods to total loans advanced is very high. The major portion of their working capital consists of loans from the Central Bank whose main source of funds is deposits from members and non-members. These deposits are generally for a period not exceeding one year. This practice of giving long period loans out of short period deposits is very unsound from the banking point of view and is likely to land the societies in serious difficulties in the event of a crisis.* (iv) Recoveries are not strictly made with the result that there are large amounts of overdues of interest and principal. For the successful working of the co-operative credit movement it is essential that repayments should be made punctually, except in special cases when due to failure of harvest or for some other important and unavoidable reason, the borrower is *really* unable to pay. It is indeed gratifying to note that during the last 3 years the co-operative societies have been making every possible effort to realise the overdues. In 1930 they started the Execution of Awards Union—a central non-credit society—for this purpose and since then it has been doing very useful work.

The financial position of most of the societies is also not satisfactory. There is not a single 'A' class society, and the number of even 'B' class societies is very small, being only 5 in 1930-31 and 4 in 1932-33. The rest are largely in 'C' class but during the last few years many of them had to be transferred to 'D' class with the result that the number of societies in 'D' class has increased from 12 in 1929-30 to 53 in 1932-33.

4. Non-Agricultural Credit Societies: The non-agricultural credit movement had a rather chequered career. It started with a number of societies amongst the poorest sections

*The societies' capacity to give long period loans has undoubtedly increased to the extent that their capital & reserve fund has increased.

of the urban population, largely at the request of the missionaries. Many of them did not succeed and in 1925-26, 26 Chamar societies went into liquidation. Since then the Co-operative department has been very cautious. Most of the urban credit societies started after 1925-26 have been organised on the basis of limited liability and are in Govt. offices, municipal committees and other institutions.* The limited societies are working smoothly and nearly half of them are in A and B class. They have been able to attract considerable deposits which amounted to Rs. 1.9 lakhs in 1931-32 [their total working capital was 2.88 lakhs], of which 1.27 lakhs were from members. The unlimited societies, on the other hand, are even now not doing well. They are among the poorer classes as shoe-makers, masons, tonga-walas, grass-cutters, oilpressers, thelewalas etc.

7. Non-Credit Societies:—The non-credit movement is of very recent growth. In 1932-33, the total number of societies was only 17. In the rural areas there is one Cattle Breeding society in Sahibabad and eight Consolidation of Holdings Societies. The cattle-breeding society was started with the object of improving the breed of the cattle. It has 68 members with 56 registered cows. A bull was purchased in 1929-30 at the cost of the District Board.

The movement for the Consolidation of Holdings through Co-operative effort was started only in 1928-29, but it has already done considerable amount of very useful work, especially during the last 2 years. The following table gives the actual results of consolidation since 1928-29:—

	No. of villages consolidated.	No. of cultivators affected	Area repartitioned in acres	No. of Blocks.		Average Area per block.		Govt. Exp. per acre.
				Before consol.	After consol.	Before consol.	After consol.	
1928-29	1	71	289	520	128	·55	2.26	...
1929-30	1	74	382	1378	321	·27	1.2	2/9
1930-31	1	127	905	3444	376	·26	3.8	2/3
1931-32	3	152	1673	2472	380	·67	4.4	1/4/6
1932-33	2	109	1345	4116	564	·33	2.3	1/8/6
Total ...	8	533	4594	11930	1769	·38	2.5	...

*In 1932-33, the total number of non-agricultural credit societies was 50, of which 31 were limited & 19 unlimited.

These figures clearly show that the movement for the consolidation of holdings has succeeded well enough. During the last 5 years, 4594 acres of land have been re-partitioned. Before consolidation this area was divided into 11,930 blocks, the average area of each being .38 acres; after consolidation the number of blocks is reduced to 1769 and the average area per block has increased to 2.5 acres. The Govt. expenditure per acre depends upon the area re-partitioned; the greater the area the lower would be the expenditure per acre and vice versa. All the eight villages, in which consolidation has been done, are situated in the Dabar circle where there is comparatively greater fragmentation of holdings than in any other part of the province.

The societies had to overcome innumerable difficulties, as no compulsion could be used and each cultivator had to agree to the new arrangements. Under these circumstances the progress is bound to be slow. Again, owing to lack of co-operative staff the work had to be restricted to only a few villages. At present there are only two sub-inspectors for the consolidation of holdings. The task is very difficult and requires continuous hard work on the part of the co-operative staff and unless it is increased the work cannot be extended to more villages.

In the urban areas, there are 4 thrift societies whose object is to encourage thrift among the members. Unfortunately owing to economic depression, the people are financially hard-pressed and naturally thrift does not appeal to them. Thus the number of thrift societies declined from 6 in 1929-30 to 4 in 1932-33. During recent years the withdrawals of members' contributions have also been unusually large. The members are mainly school masters and other salaried persons, doctors, shop-keepers etc.

There are 4 Better Living Societies whose object is to improve the standard of living by checking wasteful ceremonial expenditure, by improving the conditions of sanitation and health and by the spread of education. A number of better living rules are laid down and are enforced by imposing

finer on members who fail to observe them. These societies are really very useful in rural areas but owing to the scarcity of energetic leaders and general illiteracy the progress is very slow.

Recently (1934) a Death Benefit Society [Ltd.] has been started in Delhi with the object of giving relief to the family of any member who happens to die. On the death of a member, the remaining members shall be asked to pay Re: 1 each and 90 p.c. of the money so collected, subject to a maximum of Rs 1000, will be paid to the family of the deceased. The number of these "calls" shall not exceed one in a month and 200 in all. The scheme is indeed very attractive and already 155 members have joined this society.

7. An estimate of the Co-operative Movement:—

Judged by the number of societies and its members there is no doubt that the movement has made remarkable progress within a small period of 10 years. In the rural areas it has already touched nearly 11.5% of the total rural population. This proportion is greater than even in rural Punjab (10.9%) where the co-operative movement has succeeded more than in any other province in India. By the year 1931-32, nearly 54% of the villages had a credit society. The working capital has also assumed considerable proportions. For instance, in the primary agricultural credit societies it has increased from Rs. 88 per member in 1921-22 to Rs. 193 in 1932-33.

It will, however be noticed that the progress is mainly confined to the rural areas. The number of non-agricultural societies in 1932-33 was only 58 as against 38 in 1921-22. Unlike other provinces, Delhi is more urban than rural. According to the 1931 census report the urban population is 4.47 lakhs or 70.3% of the total population of the province. Thus we find that although the province is predominantly urban, the movement has up till now reached a very small proportion of the urban population. No doubt the thrift and credit societies have done some useful work in their own sphere but they are very few and are mainly composed of clerks in Government and other offices. Quite a large proportion

of the urban population consists of poorer classes such as small industrialists and traders, artisans and craftsmen, factory-workers and domestic servants, etc., etc. The economic needs of these classes of people have been entirely ignored by the co-operative department. There is ample evidence that from the point of view of indebtedness they are in no way better than the agriculturists. A very large majority of them are heavily in debt and the urban money-lender is often far more exacting than the rural money-lender. A still worse feature of the urban indebtedness is the extent to which people borrow from the *Kabuli* money-lenders. Indeed the latter have become so common that if anyone were to make a round of the city on any afternoon, he would find them in almost every street and bye-lane waiting for their clients. The non-credit needs of the urban population are still less attended to, inspite of the fact that the need for such societies as co-operative stores, societies for the supply of pure milk and ghee and other dairy produce, housing societies etc., is very great in a thickly populated city like Delhi. In the words of the C. A. B. E. C. "we cannot too strongly emphasise the urgent need of stimulating the activities of the co-operative department in the urban areas of this province, for apart from meeting the needs of a large urban population we believe that the spread of the gospel of co-operation among the urban communities is likely eventually to have healthy repercussions in rural areas by increasing rapidly the supply of co-operative missionaries for propaganda work in villages and thus accelerate the process of freeing the movement from official control."

Even in the rural areas, the primary agricultural credit societies have not been able to do anything substantial. We have already seen that the share of the co-operative societies in the total rural indebtedness hardly amounts to 6%, although the movement has touched nearly 11.5% of the rural population. In other words, the co-operative societies have not been able to meet adequately the credit needs of even its own members. The intensive enquiries of the C. A. B. E. C. revealed that almost all the borrowers in the co-operative societies

have to resort to the *sahukar*, hardly 3% being free from outside debt. It is also clear that they borrow from him not infrequently, for of the total debt of all the members, loans from societies amounted to nearly 26.7% only. It is necessary to bear in mind that quite a large number of members of agricultural credit societies are not actual cultivators. An enquiry conducted by the co-operative department in 1929-30 showed that about 33% of the members of village societies were petty industrialists, landless labourers, village servants etc. These facts naturally lead to the conclusion that the agricultural credit societies have *really* benefitted a very small proportion of the *cultivators*. Nor have the agricultural credit societies resulted in any diminution in the indebtedness of the members. Intensive enquiries in selected societies showed that during 1920-29 the indebtedness of 142 members increased, while in only 28 cases there was any decrease; the total debt of the former increased by nearly 83% while in case of the latter there was a reduction of only 16.3%; the number of persons free from debt was only 2 as compared to 48 at the time of their admission. It is therefore, obvious that the movement has in no way reduced the indebtedness of its members. As a matter of fact there is reason to believe that their debt is actually increasing.

Another noticeable feature of the agricultural credit societies is the extremely slow progress of deposits by members. In spite of the enormous increase in the number of members, the amount of their deposits does not show any appreciable increase and is still practically negligible. Even in 1928-29, the total amount of members' deposits amounted to only Rs. 2249 as against Rs. 30,591 from non-members.* In the Central Bank too, the proportion of deposits by primary societies to total deposits is extremely small. The deposits by non-members are, as we have already pointed out, largely due to the feeling that the

*The position is much better in the urban credit societies, where members' deposits have increased from a paltry sum of Rs. 489 in 1924-25 to Rs. 1.27 lakhs in 1931-32. This is entirely due to the fact that these societies are mostly in offices.

Government is in some way responsible for the societies' deposits. It is obvious that the movement has failed to develop the habit of thrift among the members, which is perhaps the most important service which the co-operative credit movement is expected to render in the rural economy of India.

But by far the most serious drawback in the agricultural credit movement is the fact that very few of the members have at all understood the principles of co-operation. Nobody seems to realise that the entire credit structure is based on mutual help and mutual control. The village societies are looked upon as Government Banks started with the main object of lending money at a lower rate than the *bania*. The members do not appreciate the necessity of punctual repayments. The spirit of co-operation is entirely lacking. This state of affairs is partly due to too much of officialism, which has prevented the growth of the movement on sound lines, and partly to the ignorance and illiteracy of the rural population. As a matter of fact, the existence of mass illiteracy is in itself largely responsible for the preponderance of the official element. For instance, in 1930-31, it was found that about 40% of the societies have no literate member at all. The result of such conditions was that in as many as 134 societies local sub-inspectors were working as honorary secretaries. Naturally, during the last few years, when these societies restricted their loans and insisted on recoveries of overdues, the credit movement has become very unpopular in the rural areas.

On the other hand, the non-credit societies *viz* the consolidation and better living societies have materially benefitted the people and are very much liked by them, but here again the progress has been very limited.

CHAPTER XI

LAND REVENUE.

1. The History of Land Revenue Administration in Delhi under British guidance begins from the year 1803 when a British Resident was appointed to manage the territories in the vicinity of Delhi in the name of His Majesty King Shah Alam. No change in assessment was made, and the British continued to demand and collect the same revenue as existed before. Some changes in assessment were, however, made from 1817 onwards when summary settlements were made from time to time in different parts of the district. In 1832 the Residency was abolished and the Delhi District was transferred to the N. W. F. P. with an agent of the Governor General to manage the Land Revenue.

2. The assessment of Land Revenue during the early period of British administration in Delhi was not based on any definite principles. The ideas of revenue management appear to have been very crude and much depended upon the character and ability of the individual officer who happened to be in charge of the administration. The early settlements were based as far as possible on existing arrangements without considering whether they were originally just or not and whether changed conditions and circumstances necessitated any alteration. The general policy and practice of the Government is well described by Lt.Col. Gordon Young in para 42 his review of the final Settlement Report of 1880 in the following words:—

"The plan in those early days of short settlements for two, three or five years, appears to have been that the Government should take all that it could get without regard to the best interests of the villages or the Government itself, and when these settlements broke down, yield so much as would enable some farmers to stagger on for a further period and then take the Estate under "Kham" management." That the assessment was heavy and much beyond the capacity of the

zamindar is beyond doubt. An incidence of Rs.4/12 and 3/10 per acre on Khadar and Bangar lands respectively was regarded as extremely moderate. Equally oppressive and unjust were the methods of realisation. The Tehsildar was practically personally held responsible for collections. *Sowars* (mounted policemen) used to be posted in villages till the dues were collected. Coercive measures were freely resorted to for non-payment of revenue. The proceedings of the Collectors were so haphazard and arbitrary that sometimes severe censure was passed on them by fair-minded and sympathetic superiors. The system of administration was so harsh and intolerable that complaints were received from time to time that "cultivators in whole sets of villages are absconding *"en masse"* or that a particular village "has not a tale to tell now-a-days, for it is deserted". (2nd. Settlement Report, 1880.)

3. The first regular settlement was made during 1842-44 under the rules of N. W. F. P. The assessment was calculated at two-third of net produce. The incidence per cultivated acre of the revised assessment was Rs. 2/-/9. The demand, though considerably reduced, was still very heavy as it amounted to two-third of net assets. It must be noted that the produce estimates, which formed the basis of calculation, were also very rough. For about 15 years there was no change in the general economic conditions but afterwards prices gradually rose and by the end of the period of settlement (1870) a very considerable increase had taken place*. The rise of prices, accompanied by a comparatively peaceful life during the post-mutiny. period, led to agricultural prosperity in the district, and the burden of land revenue fixed in terms of monetary units was considerably reduced.

4. The second regular settlement began in the year 1872 and was completed in 1880. This time the rules of Punjab were applied, as the district was retransferred to Punjab after the mutiny. Settlement operations were more systematic and

According to Lt. Col. Gordon Young (Commissioner of Delhi Division in 1880) the general rise of prices during this period was not less than 25%.

uniform and a number of important changes were introduced in the policy and practice of land revenue administration. The demand was not to exceed *one-half* of net assets and the general economic conditions, such as rent rates, the habits and character of the people, the proximity of markets, existence of other sources of income etc. were to be taken into consideration in fixing the land revenue of any particular village.

In the absence of sufficient information regarding rents, the principal data for assessment was produce estimates. Such estimates approximating to any degree of accuracy are, however, very difficult to make as the out-turn on land depends upon innumerable factors which vary from village to village and even in different parts of the same village. The produce estimates made by Mr. Wood were so faulty that the author himself admitted that they were not to be relied upon, and ultimately they were used only for the purpose of checking the results of the method actually adopted by them *viz* Village Inspection. The existing rates of assessment were generally maintained, though some modifications were made in the light of changed conditions that were noticed during the inspection. The decrease in demand from 66 % to 50 % of net assets was set off against the rise in prices that had taken place during the past 20 years.

Evidently, the assessment finally announced in 1880 was more or less arbitrary. The village inspections were undertaken after a considerable time had been wasted in making produce estimates, and consequently these could not be as thorough and accurate as they would have been if this method had been adopted from the very beginning. Within the limits of the time that the settlement officer could devote to each particular village, it was impossible for him to make any exhaustive enquiry. As a matter of fact, the old demand was altered only to the extent to which some outstanding economic factors, that came under observation during the brief inspections, necessitated a change. Certain important modifications were, however, made to suit special circum-

stances. For instance, for the first time, the system of fluctuating assessment† in areas affected by floods was introduced. A definite and systematic scheme for remission and suspension of land revenue in cases of failure of rainfall or damage to crops from excessive rains or floods was also adopted. On the whole, however, general economic circumstances of each particular locality, which alone, in the circumstances then existing, could lead to any definite idea of the net income of the agriculturists, were not given as much weight as was intended under the instructions for assessment. For about 15 years general economic conditions were normal and the revenue was realised easily, but afterwards owing to insufficient rainfall enormous suspensions and remissions were necessary, and on 16 occasions out of 28 harvests the revenue had to be altered to a noticeable degree.

5. The most remarkable feature of the economic history of the 30 years that elapsed between the second and the third regular settlement of Delhi District was the evolution of rents. During this period the proportion of cultivated area held by tenants of all kinds increased from 34.7% to 45%. In view of the fact that the method of produce estimates was an utter failure on the previous occasion, Col. Beadon, the settlement officer from 1906-9, decided to adopt cash rents as the basis of assessment.

As before, the demand was not to exceed one half of net assets, but the assessment was thoroughly systematised. Separate rates were sanctioned for each variety of irrigated and unirrigated land in every assessment circle.* Local

†Under this system the demand varies from year to year. Every year after the rainy season, the village officials visit the areas affected by floods and the demand for the year is fixed on the basis of the area *actually* under cultivation.

*The revenue rates (per acre) sanctioned by Government were as follows:-

Assessment circle	Chahi [sown]	Nehri [recorded]	Sailab [recorded]	Bhur [recorded]	Barani [recorded]
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Khadar	3 0 0	...	1 10 0	1 0 0	1 10 0
Bangar	3 4 0	2 4 0	...	1 0 0	1 12 0
Dabar	2 8 0	...	1 12 0	0 10 0	1 8 0
Kohi	3 4 0	...	1 4 0	0 12 0	1 0 0
Khandrat†	4 4 0	2 4 0	2 8 0	1 0 0	2 0 0
Manza Delhi	5 8 0	9 8 0	4 0 0	...	3 0 0

†Special rates for gardens.

economic conditions were then taken into consideration in fixing the demand for each estate. The area under fluctuating assessment was considerably increased. More definite and more liberal rules for remission and suspension of land revenue were framed. A system of progressive assessment on lands where wells had been constructed was introduced. The idea was that the owners should enjoy full advantage of the improvements they have made for a limited number of years (generally 20 years) and during this period the land should not be regarded as *chahi*. After the expiry of this period the land should be considered as irrigated by wells and the demand correspondingly increased. At the same time rules were made for remission of *abiana* (water-rate) on wells which might decay and go out of use after the settlement. Alluvion and Diluvion lands were more properly treated and detailed rules were issued.

A special feature of the settlement was the conversion of the khandrat gardens and the lands in the immediate vicinity of Delhi into a separate assessment circle, *Mauza Delhi*. These areas are particularly rich and profitable and are quite unlike the ordinary cultivated tracts in the khandrat circle. Owing to its peculiar circumstances special rates were announced for this area and the demand was adjusted to its wealth and resources *

The total assessment finally announced for Delhi Tehsil amounted to Rs. 3,60,368 which showed an increase of 24% over the previous demand. Though the total demand was larger than before, the burden was certainly not heavier, having regard to the facts that during the last 30 years there had been a considerable rise in prices (about 15%) and rents, that the resources of the people had increased, and that the gardens were considerably under-assessed at the last settlement.

The Government consequently did not experience any difficulty in realising the demand, especially after 1914. The rapid increase in prices after 1914 considerably reduced

*Mauza Delhi has again been transferred to the Khadar Circle.

the burden of land revenue which was fixed on the basis of the prices prevailing for the 5 years before the settlement. Naturally, the amount of remissions and suspensions up to 1927-28 was not large, except on two or three occasions when the harvests were seriously affected by unfavourable climatic conditions. The number of coercive processes resorted to for the collection of revenue throughout this period was also small, nor was the amount involved in them appreciable. Since 1928-29 however, the enormous fall in prices of agricultural commodities, coupled with a series of bad years, has entirely changed the situation. The burden of land revenue has once again become very heavy. While prices have fallen, rents, wages, water-rate etc. do not show any noticeable decline. The Government had naturally, to grant considerable suspensions and remissions.

6. This brief survey of the land revenue administration in Delhi during the last 120 years reveals some interesting facts. It will be noticed that the attitude of the Government towards the cultivators has all along been sympathetic. The reduction in the proportion of the net assets taken by the Government from two-thirds to one-half, the provision that in calculating net assets the economic conditions of the agriculturists should be taken into consideration, the introduction of the system of fluctuating assessment, liberal provision for suspensions and remissions etc—all these were intended to reduce the demand and to adjust it, as far as possible, to the capacity of the agriculturists. The character of land revenue administration has also considerably improved. It will also be noticed that the continuous increase in prices has along exercised an enormous influence on the effects of land revenue. After every settlement prices rose with the result that the real burden of demand diminished.

Under existing conditions, however, the present system is far from satisfactory. Government's share of 50% of net assets is still very high*. The net assets are also not

*Since 1921, in about 8 districts in Punjab, the revised assessment has been fixed at 25 p.c. of net assets.

properly calculated. Moreover, the present system takes no account of the fact whether the agriculturist has a surplus income or not. In this province the holdings, with a few exceptions, are very small and in many cases they are hardly sufficient to enable the cultivator to satisfy his barest necessities of life. Obviously, they are not in a position to pay any land tax. Again, under this system it is not possible to change the demand if the prices have altered, except in special cases by suspension or remission. What is really needed is a sliding scale of assessment with a minimum exemption limit. Such holdings, which are hardly sufficient to maintain the cultivator and his family, must be exempted from the payment of revenue. As to what is an "economic holding" is indeed a complex question. It depends upon various factors such as the quality of the soil, irrigation facilities, proximity of markets, nature of crops, existence of subsidiary sources of income etc. The minimum economic holding will therefore vary from place to place. Above this minimum the assessment rate should increase gradually with the size of the holding. The demand should be so fixed that it leaves to the proprietor or the cultivator that margin of profit which should enable him to save in ordinary years and to meet the strain of bad years. It is also necessary that the demand for each year should take into consideration the changes in agricultural prices that might have taken place *i. e.* if prices have fallen, the demand should be correspondingly reduced and *vice-versa*.

CHAPTER XII

POPULATION PROBLEMS.

1 The population of Delhi Province as revealed by the census of 1931 is 6,36,246, showing an increase of 30.3% during the last decade. In 1881, the population of the territory now included in the province, was 3,50,848. Thus during the last 50 years there has been an increase of 285,398 or 81.3%. The population at the previous censuses and

the percentage increase during each decade is clearly brought out in the following table:—

Year	Population	% increase during the decade ending.
1881	3,50,848	...
1891	3,73,136	6.3
1901	4,05,819	8.8
1911	4,13,851	2.0
1921	4,88,452	18.0
1931	6,36,246	30.3

2. Causes of the growth of Population:—It will be seen that the increase is most noticeable during the last two decades. This is mainly due to the transfer of capital of India from Calcutta to Delhi in 1912. Simultaneously with the transfer of capital, the Government also decided to construct a new city (New Delhi) as the seat of the Imperial Government. Thousands of workmen were imported from outside for the construction of the Government Houses and the city of New Delhi. Being the seat of the Government a large number of various classes of people including government servants, traders and manufacturers, artisans and craftsmen, domestic servants etc. etc. have settled down in Delhi and made it their permanent abode. Apart from those who have permanently settled down, a large number of persons, especially in New Delhi, were enumerated as temporary residents at the last census. The result is that quite a large proportion of the total population consists of immigrants from other parts of India. In 1921, the number of immigrants was 1,82,485; during the decade 1921-31 again, immigrants numbered 1,27,302. While immigration has been so rapid throughout the last two decades, emigration has been comparatively very small.

The development of commerce and industry is also partly responsible for the increase in population. With the rapid expansion of the cotton textile industry and the

establishment of a number of other small-scale industrial concerns during recent years, Delhi is now included among the leading industrial centres of the country. The commercial importance of the city of Delhi is indeed very old. Bernier, the famous French traveller, who visited India during the middle of the 17th century, described it as "an emporium of the richest merchandise." For some time past, however, its importance had considerably declined, but during the last two decades, it has again made rapid progress and has now become a great distributing centre in Northern India for all kinds of goods produced within the country or imported from abroad.

The *natural* increase in population was also considerable during the last decade. The average birth-rate during 1921-31 was 44.66 (per mille) and the average death-rate 33.8 (per mille) i. e. the birth-rate exceeded the death-rate by 10.86. Excess of births over deaths thus account for an increase of about 53,000 persons or more than one-third of the total increase during the decade.

3. Urban and Rural Population:—According to the census of 1931, the distribution of the population in urban and rural areas was as follows:—

	Population	Percentage
Urban population:-	4,47,442	70.3
Rural population:-	1,88,804	29.7

Obviously, the population of the province is predominantly urban and resides mainly in the two cities of Old and New Delhi. The percentage variation in the urban and rural population during the last 5 decades is as follows:-

	1881-91	1891-1901	1901-11	1911-21	1921-31
Rural	+2	+9	-8	+2	+3
Urban	+11	+8	+12	+31	+47*

*In 1931, the population of Shahadra was also included in the urban population.

It will be noticed that the increase in urban population is greater than in the rural, especially since 1901. This is natural because the growth of population resulting from the transfer of Capital and the development of commerce and industry was solely confined to the urban areas. Moreover, there has been a noticeable movement of population from the rural to the urban areas, where there were better opportunities for employment. Again, the natural increase was also greater in the towns than in the villages, the difference between the birth and death rate being 12.48 in the former and 8.29 in the latter.

A noticeable feature of the urban population is its enormous seasonal variation. In the winter season when the Imperial Government is in Delhi, the urban population is at its maximum. During the summer months, when the headquarters of the Government are shifted to Simla, a large number of Government servants, with their families and domestic servants, leave for the Summer Capital, while the Indian Princes and their retinues, and all those who are here in connection with the Government of India, go to their respective places. Even the business community of New Delhi moves with the Government of India. The result is that the population of the cities, particularly of New Delhi is considerably reduced during the summer months. It was estimated that the urban population (447,442) falls to 330,000 in the hot weather, which is likely to be no more and possibly less than the permanent population of Delhi at the height of its importance in the reign of Shahjahan.

4. Vital Statistics:—The average birth-rate of the province was 44.66 (per mille) during 1921-31. As between the urban and the rural areas, there is very little difference, the birth-rate of the former being 45.27* and of the latter 43.71. The number of male children born is slightly more

*The annual birth and death rates are based on the population of 1921. The population of the cities has been rapidly increasing throughout the last decade. If the birth and death rates for each year are calculated on the basis of the actual population in that year, they would be considerably lower.

than the number of females. The average death-rate during the decade was 33.8 per mille. It was 32.79 in the cities and 25.42 in the rest of the province. Thus we find that as compared to the rural areas, the birth-rate is slightly higher and the death-rate slightly lower in the urban areas. The comparatively higher death-rate in the rural areas is largely due to inadequate medical facilities. In the riverain tracts, the prevalence of malaria is also responsible, to some extent, for a larger number of deaths. The death-rate among females is higher than among males, and the difference is more noticeable in the cities than in the rural areas. The most disquieting feature of the female mortality is its high rate among young women of 15 to 30 years of age. Below the age of 5, female mortality is slightly less than among males; during the age-period 5-10, it is almost equal to the latter; then it begins to rise and is about 50% higher during the age-period 10-15, while in the age-periods 15-20 and 20-30, it is exactly double. After the age of 30, the position slightly improves but the death-rate among females is still slightly higher than among males right up to the age of 50. Thus we find that throughout the child-bearing age, the female mortality is very high.

It is not difficult to trace the causes which are responsible for this state of affairs. The age of marriage is still very low, especially among the lower classes such as chamars, sweepers, dhobies etc., among whom it is not uncommon to find girl-wives of below 10 years of age. The strain of motherhood at a very early age seriously tells upon their health. Quite a large number of them are unable to bear the strain of 2 or 3 children and many become easy victims to other diseases. Lack of efficient and trained midwives is also responsible for a high death-rate among young women and many die at the time of delivery. The purdah system, especially in the towns, is another contributory factor as it gradually weakens the constitution of young girls. Again for some years past tuberculosis has become a notable cause of death among women. The excessive over-crowding in the

city of Delhi and the insanitary and unhealthy conditions of living are mainly responsible for the development of this disease and women who are already of very weak constitution and low vitality and have to spend most of their time within their houses, fall an easy victim to it.

The high rate of infant mortality, which is comparatively higher in the cities than in the rest of the province, is another problem that requires immediate consideration. Although in Delhi it is slightly less than many other important cities of India as Bombay, Madras, Calcutta, Lahore etc, it is still very high.

Infant mortality in Delhi (City) per 1,000 live births.

Year	1925	1926	1927	1928	1929	1930
Mortality	183	238	201	210	259	199

5. Density of Population:—The rural density is 372 persons per square mile and is about the same as that of the adjoining tehsil of Sonapat. It has been steadily increasing during the last two decades as the following statement shows:—

Rural density per square mile.

Year	1911	1921	1931
Density	320	362	372

The average population per village is now 615 as against 585 in 1921 and is greater than the average population per village in most parts of India. The high rural density is largely due to intensive cultivation which is possible partly because of nearness of markets, partly because of irrigation facilities *viz* canal and wells, and partly due to river whose annual floods are responsible for the fertility of a considerable portion of the rural areas. But the fact that it is greater than that of Lyallpur*, which is one of the richest districts of Punjab, indicates that rural Delhi is somewhat over-populated and that the standard of living of the rural population is sufficiently low.

*Rural density of Layallpur is 341 persons per sq. mile (1931).

The urban density is 6835 persons per square mile, but it varies considerably in different places as follows:-

Persons per square mile.

Locality	Density.
Delhi Municipality	58,273
Notified Area Committee	1845
New Delhi.	1524

Evidently, density within the Delhi Municipality is very high and is greater than in any other city in India*. It must be remembered that the population of Delhi Municipality is 3,47,539 i. e. nearly 78% of the urban population. The growth of population has been more rapid than the development in housing with the result that the number of persons per 100 houses has increased from 407 in 1921 to 473 in 1931. This excessive congestion in a city like Delhi, where there is a prolonged summer season, has seriously affected the health and efficiency of the people and is mainly responsible for the increasing number of deaths from such diseases as and the tuberculosis, typhoid etc.

Thus we find that excepting New Delhi, the Cantonment and the Notified Area Committee, the rest of the province is very much over-crowded.

6. **Religion:**—Hindus constitute 62.85% of the total population as against 66.69% at the last census, the proportion of Muslims having increased from 29.04 to 32.53% during the decade as a result of immigration. The position in the cities and the rest of the province is as follows:-

Percentage of total population:—

	Hindu		Muslims	
	1921	1931	1921	1931
Cities	57.26	54.5	37.68	40.46
Rest of the				
Province	82.3	81.46	14.72	14.82

*The figures of density per sq. mile for Calcutta (municipality) and Bombay (town and island) are 87,120 and 48,000 respectively.

7. Occupations of the people:—According to the census of 1931, the total number of workers in the province is 2,68,307 i.e. 42.17% of the total population, the remaining 57.83% being dependants. In 1921 the number of workers was 2,05,428 which means that during the last decade they have increased by 30.6% i.e. in the same proportion in which population has increased. The following table gives an idea of the principal occupations of the people:—

Occupation	No. of Workers in 1921	No. of Workers in 1931	p.c. of total workers in 1931	p.c. increase 1921-31
Industry	61,153	74,049	27.6	21.1
Agriculture	43,983	66,576	24.8	51.4
Trade	33,489	35,624	13.3	6.4
Domestic Service	13,699	23,827	8.9	73.9
Transport	14,694	21,671	8.1	47.5
Public force	6,014	7,761	2.	29.0
Public Administration	4,910	7,262	2.7	47.9
Professions and Liberal Arts	6,606	7,759	2.9	17.5

Since the province is mainly urban, it is not surprising that pasture and agriculture should give employment to hardly 25% of the total workers in the province. It is interesting to note that while the rural population increased by only 3% during the last decade, the number of persons engaged in agriculture increased by 51.4%, this increase being far greater than the combined increase in the two other important occupations viz. industry and trade. In other words, more people are becoming dependant on agriculture as population increases. While the number of agriculturists has been so rapidly increasing, the total cultivated area has actually declined. Naturally the pressure on agricultural land has considerably increased with the result that the economic position of the agriculturists, whose income was already very small, has been very seriously affected. Under the present conditions, the

hope of the rural areas lies only in the development of subsidiary rural industries. *Gur* production, fruit-growing, vegetable and flower gardening, dairy farming, cotton ginning, spinning and weaving, poultry-farming—these are some of the industries which appear to be capable of development in the rural areas.

Delhi is the only province in the whole of India where “Industry” occupies the first position among the means of livelihood of the people. This is due, not to any special advantage from an industrial stand-point, but to the urban character of the population. As many as 80% of the workers engaged in industry were enumerated in the urban areas. The largest number of workers is engaged in the cotton textile industry, in which the number has increased from 4096 in 1921 to 11,910 in 1931. Among the other important industries, the industries of *dress and toilet* are of special importance as they grow with the growth of population, the number of workers having increased from 13,632 in 1921 to 18,786 in 1931 *i.e.* by 37.8%. The peculiar character of our urban population is mainly responsible for the enormous increase in tailors, dress makers etc., who have increased from 1641 to 3413 (more than doubled), and in embroiders, hat-makers and makers of other articles of wear who have increased from 708 to 2679, during the last decade. The industries of “Building” and “Ceramics” are also of considerable importance, the number of workers engaged in them being 3793 and 4529 respectively in 1931. *Metals* give employment to about 4,000 workers of which about 2500 are engaged in iron works and about 730 in brass, copper and bell metal.

Apart from those who are principally engaged in industrial occupations, *industry* is also a subsidiary occupation of a number of people, particularly in the rural areas.

Trade gives employment to only 13.3% of the total workers in the province, and the increase during the last decade is proportionately much smaller than the increase

in total population. The most important trades of the province are textiles and food-stuffs. The increase in the number of workers engaged in *transport* is due partly to an increase in the number of railway employees, other than coolies, and partly to the employment of about 2000 labourers on roads and bridges. *Public Force* includes about 5250 persons employed in the Army, and 2500 in the police, the police force having more than doubled during the last decade. The remarkable increase in *domestic servants*, 95% of whom were enumerated in the urban areas, is very significant, for it shows that a larger proportion of the population can now afford to keep domestic servants. *Public Administration* includes about 5900 persons employed in Government Offices and about 1200 in municipal and local service. Under the head *professions and liberal arts*, the number of persons depending on *religion*, as priests, ministers etc, declined from 2659 in 1921 to 1772 in 1931; of the rest 447 were engaged in the legal profession, 1614 in the medical, and 2129 in education (as compared to only 1190 in 1921). Among other means of livelihood, it is interesting to note that about 1800 persons were classified as *beggars and vagarants* at the last census.

As regards women workers, we find that in the rural areas they usually work along with men but in the cities their proportion is very small. Most of them work as scavengers, domestic servants, and ordinary labourers in the construction of roads, buildings etc. About 1200 are engaged in the textile industries and some are working in embroidery and lace-work. The number of female workers in the medical profession as midwives, nurses etc, and in education as teachers etc. is rapidly increasing, and was 466 in the former and 275 in the latter in 1931.



CSL

TABLES.

**Table I—Amount of Annual Rainfall
 in Delhi Province since 1913-14.**

Year	Amount of Rainfall in inches.	Above (+) or below (—) normal.
1913-14	17.20	— 9.80
1914-15	35.89	+ 8.89
1915-16	15.75	— 11.25
1916-17	29.93	+ 2.93
1917-18	28.41	+ 1.41
1918-19	14.60	— 12.40
1919-20	16.62	— 10.38
1920-21	20.02	— 6.98
1921-22	23.84	— 3.16
1922-23	25.17	— 1.83
1923-24	34.16	+ 7.16
1924-25	30.40	+ 3.40
1925-26	25.32	— 1.68
1926-27	25.53	— 1.47
1927-28	20.73	— 6.27
1928-29	7.30	— 19.70
1929-30	10.95	— 16.05
1930-31	18.54	— 8.46
1931-32	20.17	— 6.83
1932-33	21.49	— 5.51

Table II—Cultivated Area in Delhi Province.

Year.	Chahi.	Chahi & Nehri	Nehri.	Abi	Sailab.	Barani.	Total.
1912-13	23,893	643	38,161	294	18,151	1,37,188	2,18,330
1913-14	21,429	502	38,237	191	17,204	1,29,054	2,06,617
1914-15	22,958	614	38,440	313	18,049	1,35,600	2,15,974
1915-16	24,029	727	40,150	180	18,107	1,46,594	2,29,787
1916-17	24,205	690	40,434	154	18,598	1,45,982	2,30,063
1917-18	24,222	720	40,754	154	19,078	1,46,049	2,30,977
1918-19	24,383	691	41,096	154	19,194	1,45,786	2,31,304
1919-20	24,583	666	41,234	154	19,616	1,45,443	2,31,701
1920-21	24,673	670	41,421	158	19,416	1,45,360	2,31,698
1921-22	24,867	688	41,768	158	19,421	1,45,251	2,32,147
1922-23	25,030	724	42,017	158	19,555	1,45,513	2,32,999
1923-24	25,249	722	42,205	166	20,088	1,45,035	2,33,465
1924-25	25,402	723	42,308	166	19,887	1,45,443	2,33,929
1925-26	25,642	738	42,338	166	19,540	1,46,093	2,34,517
1926-27	25,525	749	42,349	904	19,404	1,45,315	2,34,246
1927-28	25,741	767	42,294	904	19,260	1,40,598	2,29,564
1928-29	26,251	753	42,530	1323	19,095	1,38,695	2,28,647
1929-30	26,945	879	42,551	1342	19,138	1,38,139	2,28,994
1930-31	25,887	889	42,729	1254	18,835	1,35,595	2,25,189
1931-32	26,682	1622	42,131	1387	18,855	1,35,397	2,26,074
1932-33	26,971	1032	43,129	1498	19,349	1,34,538	2,26,517

iv

Table III A—Area (*sown*) under different

Year.	Maize.	Jawar.	Bajra.	Total Cereals	Pulses.
1912	2,505	34,368	59,075	96,295	8,289
1913	1,455	30,527	51,667	84,018	8,611
1914	2,090	24,168	53,240	79,632	8,037
1915	2,002	27,971	54,402	84,522	13,037
1916	3,578	21,292	58,885	83,890	12,213
1917	4,142	13,151	57,886	75,240	11,684
1918	2,334	20,457	46,982	70,888	5,111
1919	3,920	38,180	61,186	1,03,407	5,251
1920	3,812	23,195	55,885	82,970	8,446
1921	2,593	31,263	65,141	99,080	5,394
1922	2,220	25,610	63,005	90,994	9,244
1923	2,183	32,629	51,135	85,993	5,766
1924	2,072	40,000	49,689	91,785	4,389
1925	1,696	29,757	41,019	72,552	7,185
1926	1,739	35,547	46,460	83,851	2,512
1927	2,672	43,151	51,935	97,796	5,113
1928	2,080	32,483	51,590	86,176	3,676
1929	3,164	30,274	72,437	1,05,941	2,072
1930	2,916	32,579	71,462	1,07,025	4,938
1931	2,069	30,067	69,630	1,01,822	4,092
1932	2,654	35,576	64,031	1,02,294	4,362
1933	2,601	26,092	55,140	83,913	5,386

Crops of the Khariff Harvest (in Acres)

v

Total Cereals & Pulses.	Sugar- Cane	Cotton.	*Fruits.	Vege- tables.	Fodder (all kinds)	Total Area Sown.
1,04,584	12,664	6,735	1,196	642	17,011	1,44,298
92,629	9,461	9,409	1,241	509	18,380	1,33,514
87,669	6,516	4,949	1,168	521	27,766	1,29,947
97,559	5,020	1,295	1,227	561	16,263	1,23,019
96,103	6,453	2,340	1,219	877	20,508	1,50,067
86,924	5,837	5,837	1,275	1,075	19,485	1,45,044
75,999	8,546	5,607	1,248	937	13,538	1,06,675
1,08,658	5,804	4,907	1,324	925	10,151	1,35,950
91,416	8,634	5,427	1,298	966	22,069	1,34,436
1,04,474	6,510	1,548	1,276	1,294	16,602	1,33,295
1,00,238	8,948	2,084	1,315	1,070	26,300	1,41,801
91,759	8,190	2,904	1,347	980	19,920	1,26,845
96,174	5,329	4,376	1,370	1,091	21,196	1,31,485
79,737	7,766	5,935	1,345	1,055	23,279	1,20,956
86,363	6,706	3,799	1,383	1,193	13,970	1,15,249
1,02,909	5,784	1,978	1,410	1,306	12,158	1,27,381
89,852	4,990	2,000	1,393	1,271	13,980	1,14,652
1,08,013	2,588	2,763	1,209	1,454	21,614	1,39,101
1,11,963	4,584	3,560	1,351	1,368	16,451	1,40,901
1,05,914	3,225	4,398	1,441	1,831	22,093	1,41,293
1,06,656	4,382	1,675	1,413	1,969	17,564	1,36,101
89,299	†3,504	3,474	1,402	923	30,446	1,30,498

*Obviously, the entire area under fruits matures every year.

†Of this 1823 acres were of *Villaiti* variety and 1651 acres of *Desi*.

Table III B—Area (sown) under different Crops

Year.	Wheat	Barley.	Gram	Total Food Crops.
1913	29.7	10.7	59.9	118.7
1914	19.8	10.7	6.1	43.7
1915	32.2	12.3	98.5	163.4
1916	28.3	18.1	26.1	88.6
1917	36.5	15.8	102.7	177.4
1918	41.5	18.6	80.4	162.6
1919	23.4	12.9	1.9	45.3
1920	31.1	17.9	26.7	93.2
1921	28.2	12.9	9.7	57.8
1922	41.2	19.0	96.9	176.1
1923	40.2	17.6	80.9	156.1
1924	43.8	26.5	50.4	138.9
1925	48.3	16.4	92.2	181.3
1926	44.4	19.8	43.8	120.3
1927	40.4	18.1	48.2	123.4
1928	46.7	17.4	52.5	128.2
1929	51.1	33.6	13.9	107.9
1930	32.7	14.0	4.4	55.8
1931	38.3	12.0	24.2	82.1
1932	40.9	12.6	96.1	162.1
1933	41.8	14.5	77.3	146.2

of the Rabi Harvest (in 1,000 acres)

vii

Rapeseed.	Tara.	Vegetable.	Fodder.	Total Area Sown
2.89	.95	1.77	2.64	130.0
2.66	2.75	1.03	2.39	54.8
3.15	2.10	1.37	2.94	175.6
2.69	2.19	2.33	3.09	102.3
2.39	1.22	1.52	2.90	189.0
2.23	1.78	1.32	3.79	174.8
.94	.99	2.90	3.51	56.9
2.96	3.89	1.56	3.23	108.3
2.72	3.50	1.48	2.58	70.9
3.44	2.81	1.39	2.86	190.3
3.72	2.53	1.56	3.18	170.5
3.90	9.36	1.85	3.85	162.1
3.16	1.23	1.97	4.30	195.2
2.24	2.27	1.74	3.38	133.7
2.15	1.13	2.06	2.38	134.7
3.99	2.14	2.14	2.90	142.8
3.90	31.26	2.97	3.47	153.6
1.50	3.75	2.89	3.65	71.4
4.28	3.21	2.03	3.95	99.0
4.40	3.34	1.50	2.97	178.3
4.12	3.94	2.57	3.88	164.5

Table IV—Prices in the Bangar Circle
(in seers per Rupee)

Year.	Khariff							Rabi.		
	Rice	Maize.	Jawar	Bajra	Til.	Sugar-Cane.	Cotton.	Wheat.	Barley	Gram.
1909	8½	18	17	15	8	9	5	...	...	...
1910	9	18	17	17	6	11	5	13	20	17½
1911	8	16	15	13	6	10	1½	15½	23	23
1912	9	18	20	16	5½	10½	...	13	17	20
1913	...	...	15	13	6	12	5¼	12½	16	16
1914	8	22	14	12	7	12	4	11	13	11½
1915	8	12	12	10	5	7	2¼	11½	16	16
1916	8	...	16	14	7	7	1½	12	16	13
1917	7	...	...	12	...	8	1	10½	15	14½
1918	...	8	6	4½	4	6	1	10	14	14
1919	4½	8	9½	8	2½	5	1	6¾	9	7
1920	4½	8	10	7½	3½	5	2	7½	10	8
1921	...	...	9	6½	5	5	1½	6½	9	6
1922	...	...	16	14	5	8½	1½	7	9	8½
1923	...	...	19	13	4	9	1	10½	16	15
1924	5	...	16	13	4	7	3½	10	16	13½
1925	5	8	9½	7½	4½	6½	1½	7½	11	12
1926	5	11	11	10	4	7	1¼	8	9½	9
1927	5	...	16	11½	5	8	1¼	8½	12	10½
1928	...	...	8	7	4	6½	...	9½	11	11
1929	...	10	10	8	5	7	...	8½	11	7½
1930	...	18	25	20	8	8	3½	12	17	9½
1931	...	28	24	23	7	12	8½	22	30	18½
1932	...	20	25	20	9	24	2¼	18½	25	22
1933	...	22	22	18	...	16	3½	14	18	15½

Table V—Commutation prices adopted at the last settlement compared with those recorded in 1930-31 (Bangar Circle.)
(in annas per maund)

Crop.	At Settlement	1930-31
Khariif		
Jawar	25	25
Bajra	30	32
Maize	24	36
Sugarcane	50	80
Cotton	80	64
Chilies	24	36
Rabi		
Wheat	40	32
Barley	26	21
Gram	30	34
Sarson	52	48
Tara	46	48
Tobacco	72	64

x Table VI-Cash Rents on different kinds of land(per Acre)

Year.	Chahi	Nehri.	Sailab.	Barani.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
1910-11	8 12 4	10 15 7	6 7 6	4 3 0
1911-12	9 1 0	11 14 0	6 6 0	4 7 0
1912-13	10 14 10	11 1 9	6 3 3	4 4 3
1913-14	11 15 0	12 4 0	6 1 0	4 5 0
1914-15	12 6 0	12 11 0	6 5 0	4 6 0
1915-16	13 2 0	13 7 0	6 5 0	4 7 0
1916-17	15 0 0	12 9 2	6 2 8	4 11 10
1917-18	16 0 6	14 3 0	4 12 10	6 1 2
1918-19	16 7 8	16 0 2	6 1 3	5 2 5
1919-20	17 8 3	17 2 9	6 7 2	5 3 3
1920-21	19 13 0	21 5 7	6 13 3	5 9 6
1921-22	20 3 7	22 13 0	6 8 9	5 15 9
1922-23	20 13 7	25 12 0	10 15 5	6 2 0
1923-24	21 3 8	26 13 4	11 3 0	6 5 10
1924-25	22 8 8	23 13 1	11 9 10	6 12 10
1925-26	23 0 0	24 2 0	12 2 0	7 1 0
1926-27	23 4 11	25 2 8	9 7 6	7 5 3
1927-28	22 10 10	25 13 9	9 7 7	7 8 3
1928-29	22 5 8	26 8 1	10 1 10	7 9 7
1929-30	21 9 9	27 2 7	9 13 6	7 14 2
1930-31	21 4 9	26 8 3	11 3 6	7 7 4
1931-32	19 15 3	26 0 9	10 14 6	7 1 11
1932-33	17 15 11	25 2 10	9 14 11	6 9 3

Table VII—Gain or loss of land to Agricultural Tribes through Sale, Mortgage & Redemption.
(in Acres.)

Year	Sale	Mortgage	Redemption
1913-14	- 8879	+ 197	- 366
1914-15	- 269	- 1	- 269
1915-16	+ 3457	+ 89	- 962
1916-17	+ 226	Nil	- 30
1917-18	- 130	- 78	- 264
1918-19	- 94	+ 12	- 156
1919-20	+ 193	+ 46	- 126
1920-21	+ 168	+ 12	- 112
1921-22	+ 109	+ 39	- 145
1922-23	- 33	+ 48	- 140
1923-24	+ 32	- 134	+ 122
1924-25	+ 201	+ 15	- 36
1925-26	- 26	+ 2	- 77
1926-27	+ 78	+ 50	+ 170
1927-28	+ 19	- 14	- 28
1928-29	- 334	+ 27	- 99
1929-30	+ 17	- 30	- 85
1930-31	+ 71	- 128	- 15
1931-32	+ 20	- 120	- 22

Table VIII—Transfers of Agricultural Land

Year.	AREA (in acre.)			Sale Money
	Sold	Mortgaged	Re-deemed	
1913-14	12177	2763	4967	15,55,027
1914-15	6880	2297	3016	7,84,911
1915-16	6209	2486	3054	10,39,287
1916-17	1966	2366	2414	4,62,119
1917-18	2006	2548	3305	7,08,621
1918-19	2229	2519	2770	5,57,074
1919-20	1788	2777	3258	14,18,214
1920-21	1676	3110	2579	6,12,905
1921-22	881	2221	2276	6,07,613
1922-23	1359	1879	2058	5,92,494
1923-24	829	1866	1836	13,18,055
1924-25	738	1724	1217	2,13,937
1925-26	628	2048	1335	3,01,580
1926-27	1034	2222	1282	3,25,957
1927-28	775	2622	1500	2,42,994
1928-29	2092	2753	2129	6,45,385
1929-30	986	2300	806	7,32,167
1930-31	793	2599	801	8,88,404
1931-32	599	2082	595	7,22,815
1932-33	1277	3122	980	5,55,694

through Sale, Mortgage (with possession) & Redemption. xiii

Gross Value. (in Rs.)		Value per Acre. (in Rs.)		
Mortgage Money.	Mortgage Money discharged	Sale Money per Acre.	Mortgage Money per Acre.	Redemption Money per Acre.
2,97,863	3,55,625	127.7	107.7	71.5
2,32,917	2,06,964	110.4	101.4	68.6
3,09,499	1,82,031	167.4	124.5	59.6
2,63,772	2,03,192	235.0	111.5	84.1
3,55,853	2,83,223	353.2	139.6	85.3
3,82,404	2,82,183	249.8	151.8	101.8
4,79,071	3,66,407	793.1	172.5	112.4
6,16,540	3,60,614	365.6	198.2	139.8
4,40,834	2,82,152	689.6	198.4	124.0
4,08,467	2,27,250	435.2	217.3	110.4
3,71,322	1,64,159	1,589.6	198.9	89.4
4,00,964	2,28,017	289.8	232.5	187.3
4,21,369	2,07,230	480.2	205.7	155.2
4,62,486	1,59,233	315.2	208.6	124.2
5,22,228	1,51,025	313.5	199.1	100.6
5,17,822	2,90,417	308.5	188.0	136.4
5,15,862	1,04,989	742.5	224.2	130.2
4,59,289	95,202	1,120.3	176.7	118.8
3,91,690	1,63,527	1,206.7	188.1	274.8
5,85,568	1,02,352	435.0	187.5	113.3

xiv Table IX—Suspension and Remission of Land Revenue
in Delhi Province (*in Rs*)

Year	Suspension on account of current harvest		Remission	
	Khariff	Rabi	Khariff	Rabi
1914-15	722	...	505	2,409
1915-16	3,683	9,182		...
1916-17	11	1,389	15	2,472
1917-18	9,990	6,841	26,175	3,372
1918-19	61,378	30,450	108	3,299
1919-20	2,903	726	23,094	6,399
1920-21	3,160	13,413		
1921-22	2,075		172	601
1922-23	984	622	...	519
1923-24	1,238	64		898
1924-25	1,299	598	23,037	
1925-26	2,646	2,813	218	352
1926-27	3,034	401		219
1927-28	387	584	...	83
1928-29	60,639	31,268	128	16
1929-30	86,861	31,545	4	22,773
1930-31	15,476	20,475	45,619	1,50,516
1931-32	6,182	39,341	8,391	29,639
1932-33	20,979	16,281	18,883	5,193
1933-34	359	350	1,78,721	Not available.

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